



Worcester Park Baptist Church

Annual Report and Financial
Statements
for the period 1 January 2024 to
31 December 2024

Charity Number: 1128662

www.wpbc.org.uk

WORCESTER PARK BAPTIST
CHURCH
ANNUAL REPORT and FINANCIAL
STATEMENTS
FOR THE PERIOD ENDED
31 DECEMBER 2024

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WORCESTER PARK BAPTIST CHURCH
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Rev Gavin Carpenter (Minister) Mr David Hicks (Treasurer and deacon) Mr Jonathan Hill (deacon) Dr Ian McLenaghan (deacon) Mr Alastair Mills (deacon) Mr Robert Mills (Secretary and deacon) Mrs Rowena Mills (deacon) Mr John Smith (deacon) Mrs Sarah Thacker (deacon) Mr Girvan Thompson (deacon)
Charity number	1128662
Other names	WPBC
Main address	2 The Avenue Worcester Park Surrey KT4 7EW
Banks	HSBC 75-77 High Street Sutton SM1 1DU Barclays Bank London Baptist Property Board Epworth Cash Plus Fund for Charities
Trustee for properties	London Baptist Property Board Unit C2, 15 Dock Street London E1 8JN
Independent Examiner	Chaweevan Williams FCCA 20-22 Wenlock Road London N1 7GU
Key management personnel	The Trustees

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024. The accounts are prepared in accordance with the Accounting Regulations set out under the Charities Act 2011, and with the Charities Statement of Recommended Practice applicable to charities preparing accounts in accordance with FRS102.

Charitable Objective

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales. Charity Registration number 1128662

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, and provides a manse, both of which are held by the London Baptist Property Board, on Trusts which are entirely compatible with the above objective.

Organisational Structure and Decision-Making Processes

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised (as in the manner described in the Baptist Union's Declaration of Principle) or on their public profession of faith in Jesus Christ subsequent to other modes of baptism or no baptism.

The Church is a charitable unincorporated association governed by the Constitution approved at a Special Church Meeting on 25th February 2009, approved by the Charity Commission and entered on the Central Register of Charities from 19th March 2009.

The Constitution was amended on 17th March 2021 to permit online and hybrid meetings; this followed guidance provided by the Baptist Union during the Covid pandemic.

By decision of the Special Church Meeting in February 2009, the Church Meeting and the Trustees abided by those clauses in the previous Church rules which were not in conflict with the new Constitution. These rules were systematically considered by the Trustees and recommendations were brought to Church meetings; in the main the decisions made were to update or confirm the previous policies that were outside of the wording of the constitution.

The members' meetings normally take place five or six times per year. The constitutional requirement is for a minimum of four general meetings. These meetings have responsibility for the overall policy of the Church. In accordance with the Constitution, the members at Special Church Meetings may appoint, by secret ballots, ministers who are automatically Trustees. The members also appoint up to ten deacons to act as Trustees; the deacons are normally appointed at an election meeting in November by secret ballot (including permitted postal votes) to serve three-year terms of office. The Church Meeting elects a church secretary and a treasurer (the church officers) to serve for a year, from among the elected deacons. The deacons' and officers' normal periods of office commence in January. The Trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All church members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in the Church Meeting for further consideration by the Trustees. Though the Constitution

permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. The trustees invited the Family and Children's Worker (Charis Lambert) to their meetings; from June 2023 a Minister-in-Training on placement (Makeda Hewitt) was also invited. During the year meetings of trustees were held in hybrid meetings, and in person. Members' meetings were held as hybrid meetings, though most attendees were in person.

Objectives and Activities

The stated aim of Worcester Park Baptist Church was reaffirmed in September 2013 and confirmed in subsequent updates of proposed actions to achieve the aim.

"As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives."

We would do this in the following ways: -

1. by deepening our relationship with God (this section highlighted worship in all our lives, and growing in understanding and experience of God as revealed in the Bible and relying on the Holy Spirit).
2. by being a church community that reflects God's love and has deeper relationships with each other (this section highlighted sharing God's welcome and inclusion for all, building a community that values giving and receiving from each other and the churches around, and fosters a community where people's gifts are discerned and used).
3. by sharing God's love, healing and forgiveness found in Jesus within the world in which we live (this section highlighted sharing love in word and action with our neighbours and the Worcester Park community, wherever we go, and in the world around including through the support of overseas mission work).

When considering the building improvements required to meet the aim above, the church's vision was expressed as to be a "beacon of light in the community".

The main purpose is normally achieved through a programme of weekday and weekend activities for all ages and through the provision and maintenance of an accessible worship area and range of rooms of different sizes. The church employed a full-time minister and a full-time Families and Children's Worker. Epsom & Ewell Cleaning company had won the contract for cleaning after Practical Completion in August 2022.

Services and Connect Groups

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and are streamed via YouTube to those unable to attend.

A Worship Leaders' Group meet at regular intervals.

There is a children's programme for 4 –12-year-olds during the morning services. Usually on the second Sunday of the month the whole worship time is an all-age event led by the Families and Children's Worker. Parents and carers are encouraged to sit with children during the all-age communion services. The Brigades' Parade services are held on such Sundays. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The church runs a series of small daytime and evening Connect groups, for the growth of faith and discipleship, in the homes of some members and at the church premises; further details of these can be obtained from the Trustees on request, at the Sunday services of worship, or from specific advertising. These meet weekly or fortnightly; they are mainly in person meetings - but use is made of Zoom links as appropriate.

The Sunday service sermons and Connect groups had teaching and learning together, beginning 2024 with a "First Steps" course by Third Space Ministry. This gave a gentle introduction to sharing the good news of the gospel. Also, during 2024 there was a series on the book of Amos, the Diary of a Disciple (using 5 disciples and excerpts from "The Chosen" series); and themes from the Baptists' Declaration of Principle.

During the Advent period a London Institute of Contemporary Christianity course – "Down to Earth" – was used. The church also experimented with a daily Bible study app linked to the course.

The church for the first time hosted a multi-cultural carol service using English, Korean and Portuguese languages with input from the three churches using the premises on Sundays.

Mission interest was maintained by the work of the Mission Forum and by the good relationship with the Cowies (BMS World Mission), who attended services, Zoom calls and participated in a WhatsApp prayer group. This contact with the Cowies continued after they left BMS (World Mission) and Jutta Cowie commenced studies at Bristol Baptist College for the Baptist ministry. A bring and share lunch was held with them in July. Jutta was inducted as a Minister-in- Training at Emersons Green Baptist Church in September. Genesis Acaye (an agriculturalist specialising in agroforestry, and based in Gulu, Uganda) became the new BMS link missionary.

Children's activities

Toddlers continued to attend the Carers & Toddlers and Twins & Multiples weekly term-time sessions. A well-attended Pancake Day party was held in February. The Christmas Experience was repeated for families with toddlers.

A one-person performance of "A Christmas Carol" was presented in December for young families.

For Young People the church runs weekly meetings of Boys' Brigade and Girls' Brigade Companies during school term-time. A Brigades' Awards evening was held on a regular Thursday meeting evening in June. Junior boys attended a joint BB camp. Four adults were trained as GB assistants to enable the ministry to continue. The oldest members of Boys' Brigade and Girls' Brigade meet together as You-Nite every four weeks under the guidance of BB leaders and the Family & Children's Worker to discuss their choice of topics. A Korean para-church organisation, Ezemiah, met on Fridays in term time for discipling 11-15 year old Koreans in English language groups.

The Open the Book team's weekly visits to the whole school assembly at Malden Manor

Primary School continued with use of material from the Bible Society. Most members of the team also assisted in presentations of the Easter Experience by Sutton Schoolwork, for Sutton primary schools in local churches, reaching c.2,000 children.

Youngsters involved in the Youth Alpha course meet approximately every six weeks under the title of #DSSB (Don't Stress, Stay Blessed).

A new outreach to children with little or no church contact was begun in July and advertised through internal groups and local primary schools. SC24 (Summer Club 2024) for one week in July was attended by c.50 children. Lunch was provided for them and their parents. The theme was based on Luke's gospel with sessions entirely led by WPBC volunteers and staff. This successful venture was planned to be repeated in 2025.

The Church has adopted the Baptist Union “Safe to Grow” policy and operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service. The policies and procedures are put under regular review by the church and aim to be consistent with the latest Baptists Together guidance.

Copies of the guidelines are issued to leaders and helpers of children's work and a reference manual is made available for all parents, leaders, and helpers.

The church used the online DBS application and verification service provided by Due Diligence Checking Ltd. on behalf of the Baptist Union of Great Britain.

Adults

The church began to explore how to build upon those already attached to it in the 20-40 year old age groups in order to reach out to others. The initial meetings began with board game evenings.

Older people are catered for by the Thursday Fellowship and Lunch Break organisations, and an increasing number in the fortnightly Friday morning Connect Group. A Holiday @ Home event was held on a day in August.

The church's presence at the Big Day Out in a local park in June was used to advertise SC24, with a sandpit beach and free drinks. Nine members of the church participated in the team for Love All, Serve All run by Third Space Ministries to serve the evening queues for tickets at the Wimbledon tennis championships.

Communications

Use of SMS (particularly for prayer texts) and email messages (including the WPBC Weekly) via ChurchSuite and Mailchimp continued. Both the Weekly and the bi-monthly magazine moved to a digital display format.

The church meeting approved a Hybrid Church Charter in which the church agreed to meet ten proposals affecting everybody being able to access events in person or on-line. A TV screen monitor was installed in the Prayer Hub to allow for sharing of such events as lunch-time communion.

A new large-scale poster was display externally on the Purdey Court side of the premises. This provided details of regular church events, the two hosted churches and provided A4 space for one-off events to be inserted.

Minister

The minister, Rev. Gavin Carpenter, has led many Facebook Live meditations (e.g. during Lent weekdays), in-person prayer times in the Prayer Hub, and Zoom prayer times.

Gavin was the placement supervisor for Makeda Hewitt, a Minister-in-Training, from Spurgeon's College. Her work at WPBC included attendance and participation on Sundays and the equivalent of two half days per week participating in and leading different ministries of the church. She became involved in chairing the deacons' meetings. In the autumn she joined the BU settlement process for a first ministerial appointment.

Families and Children's Worker

The Families and Children's Worker, Charis Lambert, continued her regular support to Carers and Toddlers and the Twins and Multiples Group, spent time working with Girls' and Boys' Brigades supporting their leaders, and liaising and working with helpers in Sunday's children's church sessions.

She spent time continuing the relationship with Cuddington Community Primary School and working with Spinnaker and was a useful back-up member of the Open the Book team for Malden Manor Primary School. She assisted other churches in transition lessons for Year 6 pupils, led in the Christmas Journey at WPBC and acted with the Open the Book team in Easter Experience performances in Sutton.

She has worked with a member of staff of London Baptists on peer support arrangements for Family and Children's Workers. She attended a two session course on domestic abuse.

As part of the intergenerational life of the church she assisted the minister at Thursday Fellowship. She is also a member of the Worship Leaders team.

She has continued with the task of overseeing the Hub and its use, liaising with the secretary and other leaders who provided their expertise on heating and audio-visual services and with the person taking over the booking of premises by external agencies. She has been proactive in enabling community use of the Hub.

Grants

Grants to external agencies and projects accounted for 7.8% of voluntary income to the General Fund income for the year. In addition, there were other designated gifts not from the General Fund, including those listed in the attached accounts. The Trustees alone take action for urgent appeals (e.g. Disaster Emergency Committee appeals) and for grants to people on short term placements with Christian organisations in the UK or overseas. There were nine missions supported by the church as a whole.

Public benefit

The Trustees have considered the Charity Commission's guidance on public benefit and are confident that the church acts in accord with those guidelines.

Achievements and Performance

Attendance and membership

Attendance at services is difficult to record accurately when services are online or hybrid. The congregation is about 90 for a normal service. This is supplemented by viewing of the YouTube broadcast which typically attracts 50-60 views.

At the end of the 12-month period, the church membership had decreased by three – two deaths, three resignations, and two new members) and new member. On 31 December 2024 the membership stood at 79. There was one baptism in the period.

The church has recorded its contact with known individuals via the church database, WhatsApp, etc. The statistical return to the Baptist Union showed WPBC had regular contact with the following identified individuals:

Children 0-10	200
Young people 11-17	18
Adults	241

The estimated average attendance at services was 78 people per week plus 69 views via YouTube.

Twenty-two adults and children attended Welcome Teas to get to know people and to hear an explanation of the ethos of the church.

Plans and actions

The major ongoing items from January 2024 to December 2024 included continuing to work with the consultants and contractors, running new and old ministries, particularly the Hub Café and The Living Room.

The Big Day Out in Shadbolt Park run by Cuddington Residents Association was used to promote SC25 (a summer holiday Bible Club for primary school children).

Various policies, procedures and assessments required by law or recommended by the Baptist Union or Charity Commission were reviewed, commenced or acted upon in 2024. These included the Internal Financial Controls Policy, a general Risk Assessment, a Fire Risk Assessment, a Health and Safety Assessment, a Baptistry Risk Assessment.

An Actions Register tracking deacons' meeting discussions was commenced.

Pastoral care

The Pastoral Care Team network for members and non-members attending the church continued functioning with the team working with the Minister and Pastoral Care Team coordinator.

Twenty two newcomers (adults and children) were welcomed with a Welcome Tea, giving a chance for social exchange, and exploring the ethos and work of the church.

Public flower bed

The flower border on a piece of local public land was regularly maintained. Again, it was used for promoting the message of Easter with a large wooden cross and the addition of flowers on Easter Sunday (after permission from the Council) by members. At Christmas 2024 the church again erected (with Council permission) a Christmas tree with greetings from WPBC.

Premises: equipment and maintenance

A further three pairs of large colourful banners were designed by Jonathan Hill and displayed either side of the front of the main hall: These included one giving an illustrated narrative of Christ's crucifixion and resurrection and sets for harvest and the Christmas story.

The community Automated External Defibrillator (AED) was installed on an external wall of the church building and a St. John's Ambulance trainer from the church provided teaching on its use for church members and users of other AED's in the locality. The assistance of Councillor Massimi was appreciated.

The leaking baptistry was repaired at a cost of £7,128 by a specialist company providing insulation and non-slip surfaces. The church was pleased to be able to use the refurbished facility in April 2024.

The heating system was flushed, heat exchangers in boilers were replaced, and new low surface temperature radiators were installed in the Pentagon. New radiator control valves with wi-fi control were installed in the older part of the premises.

It was agreed that acoustic panels for the Pentagon should not be progressed.

More security cameras were installed to the rear and sides of the premises, and a PIN-operated magnetic lock was installed on the gates leading to the flat's front door. This included a vandal resistant keypad, exit button, and a break glass unit for the fire escape route.

Quotes for the maintenance of mechanical and plumbing systems, fire alarm system, automatic front doors and the intruder alarm were obtained and contracts signed.

New larger nappy bins were provided in four locations.

Two small monitor screens were installed on the main hall platform to assist service leaders.

The rented coffee machine and milk cooler used in the Hub Café was purchased outright now that it had been established that use justified the cost.

An air fryer and a replacement microwave oven were purchased for the kitchen.

The Hub Project

The contractor, Bryan & Langley, has intermittently undertaken rectification of many of the snagging and defects identified since Practical Completion in August 2022. Some retention monies associated with the vinyl flooring and metal cladding have been released. By the end of 2024, the works were inspected again, and a schedule of outstanding items, including warranties, was agreed with the contractor. WPBC and B&L intend to agree on a financial adjustment for many of the items that B&L no longer wishes to complete. However, WPBC has asked B&L to complete the remainder of items, including the remedial work to the single-ply membrane roofing, so that a warranty can be issued, and also to provide a design portion warranty for the screed.

Sufficient funds have been held in the retention funds to deal with any outstanding issues if B&L does not complete their work.

WPBC has entered into maintenance contracts with Sale Group for the boiler and mechanical systems, and with TSF for the fire alarm, intruder alarm, access Control, and the automatic system controlling the front door.

[The Hub: a beacon of light and a place of welcome and belonging.](#)

The church's vision is of being a beacon of light in the community, a place of outreach, open to all, and being a safe community hub at the heart of the neighbourhood. The Hub development had created a place that has added flexibility for many activities by all ages including prayer, worship, learning, study and especially interaction. One of the design objectives of the project was to provide more transparency of the work and activity in the church, to make it more appealing and inviting to those in the community.

The Hub café continued opening on Mondays to Wednesdays from 10am – 2pm. Use by those attending activities on the premises and coming by word of mouth increased. The church is indebted to the volunteers who operate the café and seeks to gain more volunteers to open for more days of the week. The café offers an attractive limited range of paninis, snacks, cakes, soups, hot and cold drinks, etc. It has made a significant financial contribution to the church as well as being a much-enjoyed community facility attracting regular visitors.

The "Living Room" (part of a national ministry of Wellbeing Cafes, where it is "ok not to be ok"), operates in the Hub café area and the prayer Hub. Links continued with Mind in Kingston and the Mary Frances Trust (Epsom-based).

There continued to be a good uptake of the capacity for lettings; this has included external pre-school children's groups, an Alcoholics Anonymous group, sessions by one-to-one counsellors, various Pilate and Keep Fit groups. These have provided much needed income.

It was agreed to permit an external children's party organiser to use the Hub and the church main hall on two Saturdays per month (decided by the church in advance) except for the summer holiday period and December, with strict requirements concerning security and cleaning in the absence of cleaning contract staff between Friday and Sunday mornings.

At the end of the year, an external dementia support group started a weekly Memory Cafe within the Tuesday opening hours of the Hub café. This group provided support to people with memory loss who came with their carers.

Linden Bridge School (a special school for children and young people (4-19 years) with complex social communication needs) began bringing an older pupil for work experience in the Hub café once a week, with support from their staff.

A significant feature of the Hub décor is the exhibition display place for artwork. An open afternoon event was held for parents and friends of children from Cuddington Community Primary School whose differing age-group classes had provided artwork demonstrating what Christmas meant to the children. The Hub also hosted a model Christmas village display with lights and actions.

From November, the Hub continued to be used for Church Members' Meetings gathering round tables. The November meeting began an introduction to the care of members of the LGBTQ+ communities.

[The Hub project - fundraising](#) (see separate section in Financial Review below)

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation, who are encouraged, if possible, to employ Gift Aid in their giving, to maximise the benefit to the Church.

The church benefits from the Gift Aid Small Donations Scheme. The various church organisations, in particular the Boys' and Girls' Brigades apply for, and from time to time receive, grants from Local Authorities or Charitable Organisations.

The Church expressed its part in the life of the wider church by making grants to local, national, and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. It will also, occasionally, make grants to individuals who have been identified by the minister as needing particular and urgent financial support.

Charitable giving from outside of the General Fund (i.e., raised by voluntary giving to specific identified needs) during the period January to December 2024 raised gifts including:

Pentecost – Tearfund's North Africa appeal - £1,551

Harvest Thankoffering – 276.8kg of food and dried food for Epsom & Ewell Foodbank.

Pre-Christmas offering of food and dried goods to Epsom & Ewell Foodbank.

Christmas Offering/Tearfund 2,068

In addition to the above organisations, gifts were also supplied to missions from the General Fund.

The Church is heavily dependent on its membership, and others, working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Over 60 of the church family regularly contribute their time to running activities.

In 2024 working capital was kept on deposit with HSBC, surplus funds were mainly deposited with the London Baptist Property Board. The Trustees have, however, a policy that requires at least half of these deposit funds to be in the LBPB account where it can be used for the benefit of other Baptist churches.

The Trustees have an established Reserves Policy which requires £25k of liquid assets. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing anticipated income, to enable the Church to function effectively in the coming year.

The financial results for the period, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. At the year end, the charity held total cash funds of £219,714 of which £172,232 were restricted, and £47,482 were unrestricted.

The church had been running a deficit current General Fund for a few years, but since 2023 this has been reversed. Data showed that in common with many churches, over 25% of donated general fund income comes from a very small number of families or individuals.

The church gratefully acknowledged the continued receipt of donations from the two hosted Churches (Korean and Portuguese-speaking).

A 3.4% increase in the stipend for the Minister and the salary of the Families and Children's Worker was agreed for 2025, in line with the Baptist Union rise in minimum stipend.

Funding for church maintenance was increased to £15k with a sinking fund being used for all year-end unexpended funds.

The 2025 General Fund budget was approved with a target of increasing income by 3% over 2024 and included an increase in mission giving from £8k to £9k towards replacing previous reductions.

The Trustees, having made an assessment of any financial risk the church might face, are satisfied that all reasonable steps have been taken to minimise that risk and that adequate insurance policies are in place.

[The Hub project – fundraising](#)

The church continued to encourage members to gain commission for WPBC on on-line orders by using the Easyfundraising website.

At the start of 2024 the church had an outstanding debt of over £195k for an interest-free loan of £241k repayable by May 2027. By the year end, this had been reduced to under £125k. The income to the Hub fund had come from one-off gifts, regular standing orders, legacies, special fund-raising events (quiz evening, car boot and tabletop sale, and craft fair), the sale of scrap metal and the Cash in the Attic scheme. The last two means raised £19,104 in the period.

The special gift day in September 2024 raised £17,120. £625 was given in memory of Tom Hellings.

Future Plans

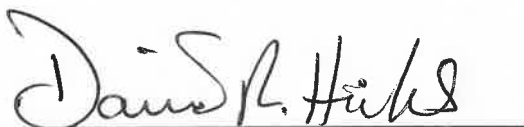
We will continue to pursue our stated aim: "As individuals and as a church together, we want to be open to and relying on God's leading and equipping in our lives." We will do this by deepening our relationship

with God, by being a church community that reflects God's love and has deeper relationships with each other, and by sharing God's love, healing and forgiveness found in Jesus within the world in which we live.

The major tasks for 2025 are to:

1. Complete snagging/defect work and make final payments on the building contract
2. Progress the fundraising for the Hub, raising sufficient funds to pay off the remaining interest-free loans by May 2027
3. Continue to provide the Minister-in-Training with opportunities in different aspects of WPBC's ministries and provide mentoring via the Minister
4. Maintain access to online services
5. Maintain contact with users of church facilities
6. Continue teaching and discussion on discipleship, including planning a Church Family Weekend on the premises in June 2025 with celebration, teaching and fun, and supporting Christians on their frontlines (where they regularly meet people).
7. Run a "Creating Sanctuary" course for members looking at understanding pastoral issues relating to LGBTQ+ communities.
8. Further progress the ministries serving the socially isolated and those with mental health issues
9. Continue making the Hub a place of welcome and belonging
10. Maintaining or increasing current letting income
11. Continue the development of a 20s-40s age group gathering.
12. Run SC25 for primary school children for about a week in the summer school holiday

Approved by the Trustees on 14th October 2025 and signed on their behalf by:



David Hicks
Trustee

INDEPENDENT EXAMINER'S REPORT

For the year ended 31 December 2024

I report to the charity trustees on my examination of the financial statements of Worcester Park Baptist Church (Charity no. 1128662) for the year ended 31 December 2024, as set out on pages 15 to 27.

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

Independent examiner's statement

Where the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination by being a registered member of the Chartered Association of Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that:

- (1) In connection with my examination, no matters have come to my attention which give me cause to believe that, in any material respect:
 - the accounting records were not kept in accordance with section 130 of the Charities Act; or
 - the accounts did not accord with the accounting records; or
 - the accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Report) Regulation 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.
 - the accounts have not been prepared in accordance with the methods and principles of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).
- (2) 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.



Chaweevan Williams FCCA
Verdant Accountants Limited
Chartered Certified Accountants
20-22 Wenlock Road,
London N1 7GU

Date: 16th October 2025

Statement of Financial Activities

For the year ended 31 December 2024



	Notes	2024			2023		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		Funds	Funds	Funds	Funds	Funds	Funds
		£	£	£	£	£	£
Income from:							
Donations and legacies	2a	102,171	45,190	147,361	111,323	169,030	280,353
Charitable activities	2b	14,005	22,991	36,996	10,089	37,447	47,536
Other trading activities	2c	62,603	-	62,603	55,054	-	55,054
Investments	2d	676	7,663	8,339	893	3,498	4,391
Total income		179,455	75,844	255,299	177,359	209,975	387,334
Expenditure on:							
Raising funds		-	-	-	-	-	-
Charitable activities	3	192,346	9,453	201,799	148,332	14,179	162,511
Change in pension provision	11	-	-	-	-	-	-
Total expenditure		192,346	9,453	201,799	148,332	14,179	162,511
Gains/(loss) on investment assets	7	238	-	238	19	-	19
Net income before transfer		(12,653)	66,391	53,738	29,046	195,796	224,842
Transfers between funds		20,743	(20,743)	-	-	-	-
Transfers between funds	13	(3,546)	3,546	-	158,841	(158,841)	-
Net movements in funds		4,782	49,194	53,976	187,906	36,955	224,861
Total funds carried forward at 31 December 2024		2,130,906	172,232	2,303,138	2,126,124	123,038	2,249,162

Worcester Park Baptist Church

Balance Sheet

As at 31st December 2024



	Notes	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	6	2,387,858	2,367,674
Investments	7	558	319
Total fixed assets		2,388,416	2,367,993
Current Assets			
Debtors	8	-	3,833
Cash at bank and in hand	12a	231,832	194,227
Total Current Assets		231,832	198,060
Current Liabilities			
Creditors: amounts falling due within one year	9	(72,710)	(72,491)
Net current assets		159,122	125,569
Total Assets less Current Liabilities		2,547,538	2,493,562
Creditors: amounts falling due after more than one year	10	(225,000)	(225,000)
Provisions for liabilities and charges	11	(19,400)	(19,400)
Net Assets	12	2,303,138	2,249,162
Represented by:			
Restricted funds	13	172,232	123,038
Designated funds	13	45,416	31,991
Unrestricted funds	13	2,085,490	2,094,133
Total funds		2,303,138	2,249,162

Approved by the Trustees on

14th October 2025

and signed on their behalf by:

David Hicks
Trustee



1 Accounting policies

Worcester Park Baptist Church is a charity registered with the Charity Commission of England and Wales, charity registration number 1128662. The registered office is 2 The Avenue, Worcester Park, Surrey KT4 7EW.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1a Basis of preparation

The financial statements have been prepared under the historical cost basis of accounting. The financial statements have been prepared in accordance with the Charities Act 2011, the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102. The accounts are prepared in pounds sterling rounded to the nearest pound.

1b Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1c Fund Accounting

The funds held by the church are either:

Unrestricted general funds — these are funds which can be used in accordance with the charity's objects at the discretion of the Trustees.

Designated funds — these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.

Restricted funds — these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1d Income

Donations and other income (including legacies) are included in the Statement of Financial Activities (SOFA) when the church has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured.

Grant income is recognised when the formal offer of funding is communicated to the charity and any conditions which must be met are fulfilled.

All expenditure is accrued as soon as a liability is considered probable and has been headings that aggregate all costs related to the category. Charitable activities include governance costs.

1f Grants Paid

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the church.

1g Freehold Property and Depreciation

The original cost of the church building and land is not valued in the financial statements as the historical cost is unknown. Any original costs of the building would already have been substantially depreciated and carrying amounts are therefore unlikely to be material. The manse is included at cost. Subsequent improvements are recognised at cost.



1 Accounting policies (cont'd)

1g Freehold Property and Depreciation (cont'd)

No depreciation is provided on the land or buildings, The Trustees adopt a policy of maintaining the buildings to a high standard which prolongs their useful lives and enhances their residual values and accordingly the Trustees consider any depreciation arising or accumulated depreciation to date to be insignificant and immaterial.

1h Furniture and Equipment

Depreciation is calculated to write off the cost or valuation less estimated residual value of all other assets as follows:

- Furniture & fittings 10% on cost
- Office equipment 33% on cost
- Audio visual equipment 33% on cost
- Kitchen equipment 25% on cost

1i Pension Scheme

The church makes contributions into pension schemes which are accounted for as they are paid. The church also makes contributions towards the deficit on the Baptist Pension Scheme under the deficit reduction plan. A provision has been made for the total contributions due.

1j Taxation

The church is not liable for tax on its charitable activities

1k Investment

Quoted investments are stated at fair value and any gains or losses are posted to the Statement of Financial Activities.

1l Debtors

Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid,

1m Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of the opening of the deposit.

1n Creditors and provisions

Creditors and provisions are recognised where the church has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount. Provisions have been calculated at the best estimate of the settlement amount and then discounted back to present value at the reporting date.

1o Financial Instruments

The church only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

1p Volunteers

Much of the management of the church is carried out free of charge by volunteers. This intangible cost is not included in the Financial Statements since there is no measurable cost to the volunteers for their service.



2 Income	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
2a Donations and legacies				
Donations	85,701	38,374	124,075	243,597
Grants	300	-	300	300
Legacies	-	-	-	5,200
Income tax recoverable on Gift Aid	16,170	6,816	22,986	31,256
	102,171	45,190	147,361	280,353
2b Charitable activities				
Fundraising	-	3,887	3,887	4,884
Cash in the attic	-	19,104	19,104	32,563
Rental income	6,596	-	6,596	2,970
Subscription income	7,409	-	7,409	7,119
	14,005	22,991	36,996	47,536
2c Other trading activities				
Hall lettings	23,265	-	23,265	22,461
Flat rental income	18,307	-	18,307	18,260
Other income	21,031	-	21,031	14,333
	62,603	-	62,603	55,054
2d Investment income				
Other income	659	7,663	8,322	4,375
	676	7,663	8,339	4,391
Total Income	179,455	75,844	255,299	387,334



3 Charitable Expenditure On:		Unrestricted	Restricted	Total Funds	Total Funds
	Notes	Funds	Funds	2024	2023
		£	£	£	£
3a Ministry costs					
Staff costs	4	75,771	-	75,771	70,109
Manse maintenance		600	-	600	1,039
Manse running costs		17,082	-	17,082	16,376
Adult evangelism & discipleship		1,744	-	1,744	838
Brigades		1,846	-	1,846	2,550
Fellowship costs		1,497	-	1,497	1,390
Subscription exp		1,458	-	1,458	1,372
TV and Music		2,073	29	2,102	2,151
Visiting speakers		-	-	-	723
Youth group		2,244	-	2,244	753
Other ministry expenses		2,053	-	2,053	1,197
		106,368	29	106,397	98,498
3b Mission					
Grants	5	8,182	3,982	12,164	9,731
3c Establishment					
Church maintenance		30,809	4,979	35,788	11,842
New building work		-	20,744	20,744	-
Capitalised new building work	6	-	(20,744)	(20,744)	-
Church running costs		40,009	-	40,009	31,164
Depreciation	6	560	-	560	953
Printing, postage & photocopying		944	-	944	1,067
Independent Examination		2,760	-	2,760	2,640
Sundry expenses		701	-	701	1,908
Telecoms & computers		1,244	-	1,244	2,861
		77,796	5,165	82,961	53,301
3d Raising funds		-	277	277	981
Total Expenditure		192,346	9,453	201,799	162,511
4 Staff costs and related party transactions				2024	2023
				£	£
Salaries and stipends				66,679	61,784
Employer's national insurance				1,353	982
Pension				7,739	7,343
				75,771	70,109

The average number of employees during the year was 2 (2023:2). There were no employees with emoluments above £60,000 (2023: none). There were no termination payments in 2024 (2023: nil).



5 Mission Giving	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Institutions:				
Baptist Missionary Society	2,000	-	2,000	2,000
London Baptist Association	2,000	-	2,000	1,500
Insight (Kingston Schools)	1,000	-	1,000	700
Sutton Schools Christian Workers Trust	1,000	-	1,000	700
Others < £1,000 each	2,000	3,982	5,982	4,312
	8,000	3,982	11,982	9,212
Individuals:	182	-	182	519
Total Expenditure	8,182	3,982	12,164	9,731

6 Tangible fixed assets

Tangible fixed assets – for use by the Church

	Church Premises £	Church Manse £	Furniture & Fittings £	Equipment £	Total £
Cost					
At 1 January 2024	2,324,669	40,758	3,593	6,613	2,375,633
Additions	20,744	-	-	-	20,744
At 31 December 2024	2,345,413	40,758	3,593	6,613	2,396,377
Depreciation					
At 1 January 2024	-	-	1,576	6,383	7,959
Charge for the year	-	-	330	230	560
At 31 December 2024	-	-	1,906	6,613	8,519
Net book value					
At 31 December 2024	2,345,413	40,758	1,687	0	2,387,858
At 31 December 2023	2,324,669	40,758	2,017	230	2,367,674



7 Investments	Listed
Fair value	Investments
	£
At 1 January 2024	320
Unrealised gains/(loss)	238
At 31 December 2024	558

8 Debtors	2024	2023
	£	£
Income tax recoverable	-	2,368
Prepayments	-	1,465
	-	3,833

9 Creditors: amounts falling due within one year	2024	2023
	£	£
Trade creditors	1,008	1,008
Tax and social security	4,569	4,470
Accruals	51,133	51,013
LBPB loan	-	-
Interest free loans	16,000	16,000
	72,710	72,491

The interest free loans are from three church members. These are unsecured and repayable within three months of a written request or the lender's death.

10 Creditors: amounts falling due more than one year

	£	£
LBPB loan	-	-
Interest free 5 years loan	225,000	225,000
	225,000	225,000



11 Provision for liabilities and charges

	Total Funds 2024 £	Total Funds 2023 £
Liabilities brought forward	19,400	19,400
Deficiency contributions paid in year	-	-
Charge for the year	-	-
Liabilities carried forward	19,400	19,400

12 Analysis of net assets by Fund

2024		Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fixed assets		2,388,416	-	2,388,416
Current assets	12a	59,600	172,232	231,832
Current liabilities		(72,710)	-	(72,710)
Provisions		(244,400)	-	(244,400)
At 31 December 2024		2,130,906	172,232	2,303,138

2023		Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets		2,367,993	-	2,367,993
Current assets		75,022	123,038	198,060
Current liabilities		(72,491)	-	(72,491)
Provisions		(244,400)	-	(244,400)
At 31 December 2023		2,126,124	123,038	2,249,162

12a Analysis of cash at bank and in hand

2024	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
	26,911	32,688	172,233	231,832



13 Statement of funds

Restricted Funds

The Building Fund (also known colloquially as The Hub Fund) are funds donated for our building work. The expenditure on the church premises has been transferred out of the fund this year as it has been capitalised.

During the course of the year we run various appeals typically for Tearfund, Christian Aid and other similar selected organisations which we collect in a Missions fund and likewise an annual Harvest appeal.

Designated Funds

The Boys' Brigade, Girls' Brigade, Thursday Fellowship (this is a weekly meeting for seniors), and Carers & Toddlers all manage their own finances during the year and their funds are designated for that purpose. The Special Purposes Fund consists of any legacies, or other unexpected significant donations, for use by the church may decide when a need arises.

The Repairs and Maintenance is an annual budgeted amount set aside towards general church maintenance.

The Pastoral Vacancy Savings Account was set up during a period when the church had no minister to save the money that would have been spent on their stipend. Most of this has been spent on refurbishing the manse during the year.

The Pastoral Assistance reserve was money set aside to enable the minister, with the agreement of the treasurer, to make small personal gifts to individuals or families identified as being in need.



13 Statement of funds (cont'd)

2024

	Balance b/fwd 1 Jan 2024 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2024 £
Unrestricted funds:					
General	2,094,133	170,547	(138,161)	(28,300)	2,098,219
Special purposes fund	-	-	-	(12,729)	(12,729)
	<u>2,094,133</u>	<u>170,547</u>	<u>(138,161)</u>	<u>(41,029)</u>	<u>2,085,490</u>
Designated					
BB general fund	2,266	1,903	(1,816)	254	2,607
Building fund	97	-	-	(97)	-
Carers & Toddlers (GT Gen Fund)	781	3,816	(667)	(2,500)	1,430
Charity reserve fund	25,000	-	-	-	25,000
GB general fund	1,667	1,173	(1,115)	-	1,725
Insurance claim	-	-	-	-	-
Pastoral assistance	-	-	-	-	-
Pastoral vacancy	-	-	-	-	-
Repairs & Maintenance	900	-	(28,202)	28,097	795
Other society	-	-	-	-	-
Thursday Fellowship(TF Gen Fund)	935	1,105	(596)	(1,000)	444
Space 2 Create	345	1,146	(805)	-	686
Special purposes fund	-	-	-	12,729	12,729
	<u>31,991</u>	<u>9,143</u>	<u>(33,201)</u>	<u>37,483</u>	<u>45,416</u>
Total unrestricted funds	<u>2,126,124</u>	<u>179,690</u>	<u>(171,362)</u>	<u>(3,546)</u>	<u>2,130,906</u>
Restricted funds:					
Building fund	-	-	-	-	-
Security deposits re lettings	250	-	-	-	250
Tearfund	1,629	1,622	(2,245)	-	1,006
Hub Loan Repayment Fund(LRF)	113,842	72,481	(21,204)	3,546	168,665
Turn on Tap	83	-	-	-	83
Hub Fit Out	7,234	-	(5,006)	-	2,228
Harvest	-	-	-	-	-
Pentecost	-	1,553	(1,553)	-	-
Mission fund	-	187	(187)	-	-
Total restricted funds	<u>123,038</u>	<u>75,843</u>	<u>(30,195)</u>	<u>3,546</u>	<u>172,232</u>
Total Funds	<u>2,249,162</u>	<u>255,533</u>	<u>(201,557)</u>	<u>-</u>	<u>2,303,138</u>



13 Statement of funds (cont'd)

2023 Comparative

	Balance b/fwd 1 Jan 2023 £	Income & gain £	Expenditure & loss £	Transfers £	Balance c/fwd 31 Dec 2023 £
Unrestricted funds:					
General	1,903,485	167,890	(139,283)	162,041	2,094,133
	<u>1,903,485</u>	<u>167,890</u>	<u>(139,283)</u>	<u>162,041</u>	<u>2,094,133</u>
Designated:					
BB general fund	1,540	1,851	(2,265)	1,140	2,266
Building fund	4,087	-	-	(3,990)	97
Carers & Toddlers	478	3,978	(675)	(3,000)	781
Charity reserve fund	25,000	-	-	-	25,000
GB general fund	790	1,374	(1,147)	650	1,667
Insurance claim	-	-	-	-	-
Pastoral assistance	15	-	(15)	-	-
Pastoral vacancy	61	-	(160)	99	-
Repairs & Maintenance	2,129	-	(3,130)	1,901	900
Other society	-	-	-	-	-
Thursday Fellowship	633	1,291	(989)	-	935
Special purposes fund	-	994	(649)	-	345
	<u>34,733</u>	<u>9,488</u>	<u>(9,030)</u>	<u>(3,200)</u>	<u>31,991</u>
Total unrestricted funds	<u>1,938,218</u>	<u>177,378</u>	<u>(148,313)</u>	<u>158,841</u>	<u>2,126,124</u>
Restricted funds:					
Building fund	40,558	102,760	(4,025)	(139,293)	-
Security deposits re lettings	250	-	-	-	250
Special purposes fund	819	3,485	(2,675)	-	1,629
Hub Loan Repayment Fund	31,741	102,916	(1,267)	(19,548)	113,842
Turn on Tap	50	33	-	-	83
Hub Fit Out	12,665	-	(5,431)	-	7,234
Harvest	-	781	(781)	-	-
Total restricted funds	<u>86,083</u>	<u>209,975</u>	<u>(14,179)</u>	<u>(158,841)</u>	<u>123,038</u>
Total Funds	<u>2,024,301</u>	<u>387,353</u>	<u>(162,492)</u>	<u>-</u>	<u>2,249,162</u>



14 Pension commitments and other post-retirement benefits

Defined benefit 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 Minister and Families and Children's Worker are members of the scheme.

15 Capital Commitments

At the year end the charity had a capital commitment of £59,000 (2023 £80,000 relating to Phase 3 of the Hub building project).