

# WOODSIDE BAPTIST CHURCH

England & Wales · Charity number 1130792

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2009-07-28

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Woodside Baptist Church  
Spring Lane  
London  
SE25 4SP

**Phone** 020 8655 1499

**Email** [enquiries@woodsidechurch.org.uk](mailto:enquiries@woodsidechurch.org.uk)

**Website** <http://www.woodsidechurch.org.uk>

## Activities

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**Objects:** The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

**Activities:** The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. In order to achieve this, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Croydon

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£160,810	£168,192	-	-
2023-12-31	£151,941	£152,975	-	-
2022-12-31	£132,055	£125,153	-	-
2021-12-31	£102,468	£99,716	-	-
2020-12-31	£100,498	£96,501	-	-

## Trustees

Name	Role	Appointed
Joanna Scarse		2023-01-01
Karina Henry		2022-01-01
MOSES KAJUBI BA		
Neil Scarse		2021-01-01
Rev Stephen Calder		2019-08-01
Ruth Newson		2017-01-01

**WOODSIDE BAPTIST CHURCH**

England & Wales - Charity number 1130792

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# Accounts

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**Woodside Baptist Church**  
**Spring Lane, London, SE25**  
**Annual Report and Accounts**  
**2024**

(Charity Reg. No. 1130792)

## Table of Contents

1. Statutory Information
2. Structure, Governance & Management
3. Objectives & Activities
4. Achievements & Performance
5. Financial Review
6. Plans for Future Periods
7. Statement of Trustees' Responsibilities
8. Receipts and Payments Accounts
9. Statement of Assets and Liabilities
10. Notes to Accounts
11. Independent Examiners Report

## **1. Statutory Information**

### **Charity Name**

Woodside Baptist Church

### **Registered Address**

Spring Lane, London, SE25 4SP

### **Charity registration number**

1130792

### **Trustees (during 2024)**

Reverend Steve Calder (Senior Minister)

<<See below> (Treasurer)

Neil Scarse (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Jo Scarse (Children & Youth Deacon)

Karina Henry (Communications Deacon)

### **Trustees at report approval**

Reverend Steve Calder (Senior Minister)

Neil Scarse (Treasurer)

Ruth Newson (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Jo Scarse (Children & Youth Deacon)

Karina Henry (Communications Deacon)

### **Property Trustees**

London Baptist Property Board

235 Shaftesbury Avenue, WC2H 8EP

### **Bankers**

National Westminster Bank plc, 1 High Street, Croydon, CR9 1PD

Virgin Money plc, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

### **Independent Examiner**

Raymond WS Paton-Cole, Director Raywin P-Col & Co Ltd.

### **Treasurer**

Our treasurer (Robert Newson) resigned during the year 2024. As we were unable to replace him immediately, his duties were split between the finance committee and other volunteers overseen by the Trustees to ensure that the books were kept, authorised payments made, etc.

## 2. Structure, Governance & Management

### a) **Charitable Object**

The principal purpose of the church is the advancement of the Christian Faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### **Governing Document**

The church is governed by an Approved Governing Document which is a public document and the legal basis on which we function as a registered charity.

### **Vision Statement**

God has called us to be a worshipping and praying community, committed to taking Christ into all the world, and seeking to encourage a response of committed discipleship.

### **Church Covenant**

Depending day by day on the loving kindness of our Lord Jesus, we commit ourselves to building a community of love, accepting one another as He has accepted us, and putting the needs of others before our own. We will seek to express the unity of the Holy Spirit through being at peace with each other; to encourage one another in following Jesus; and to comfort and help one another in times of difficulty.

We will support and pray for the Pastor, leaders and officers of the Church. As we are able, and in co-operation with the church leaders, we will contribute to the life of the church in prayer; through regular participation in worship together; in offering ourselves in service; and in financial support for all aspects of the church's ministry.

Under the leading of the Holy Spirit, we will seek in word and deed to share the gospel with our families and others, through our own personal witness; by sharing in the outreach activities of the church; by the instruction of our children and young people; and in our support for mission here and overseas.

### **Doctrinal Statement**

The following statements of belief express those doctrines which we believe to be supremely important.

1. The Divine Inspiration Authority and Sufficiency of the Holy Scriptures as not only containing but being in themselves the Word of God and the need of the teaching of the Holy Spirit in order to gain a true and spiritual understanding of it.
2. The unity of the Godhead and the Divine Co-equality of the Father the Son and the Holy Spirit.

3. The utter depravity of human nature in consequence of the fall.
4. The true and proper Godhead of our Lord Jesus Christ. His real and perfect manhood. His work of atonement for sinners of mankind. His resurrection and ascension and His present priestly intercession for His people at the Right hand of the Father.
5. The justification of the sinner solely by faith through the atoning merits of our Lord and Saviour Jesus Christ.
6. The necessity of the Work of the Holy Spirit in Regeneration Conversion and Sanctification also in ministry and worship.
7. The immortality of the soul, the Resurrection of the body, the Judgement of the world by our Lord Jesus Christ with the eternal blessedness of the righteous and the eternal punishment of the wicked.
8. The Divine institution of the Christian Ministry and the obligation and perpetuity of the ordinances of Believers' Baptism (by immersion) and the Lord's Supper.

**b) Organisational Structure**

**Charity Trustees**

In accordance with the Constitution the Members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

**Church Membership**

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. During the year, 1 church member died but 2 people transferred their membership to the church and one of the highlights of the year was the baptism of 3 people in late November, who subsequently became members, so the current church membership stands at 85.

**Relationships with other Organisations**

The church is a member of the Baptist Union of Great Britain, the London Baptist Association, Christians Together in South Norwood and Croydon Citizens

**c) Safeguarding**

**Policies**

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability. Any concerns raised are reported and investigated. The church practices safe recruitment by ensuring that all employees and volunteers are provided with appropriate training, support and supervision. DBS checks for all volunteers are reviewed regularly and kept up to date.

The Trustees produce and the Members approve a set of policies which are used in the day-to-day governance of the church. Policies provide guidance on matters such as Child Protection, Health & Safety, Fire Safety, Disability, and Equal Opportunities.

### **Risk Assessments**

Risk Assessments have been produced, and are regularly reviewed, for matters of Finance, Health & Safety, and Youth & Children's work. Risk Assessments are also produced, where appropriate, for one-off events or activities.

### **d) Decision Making**

#### **Trustees**

The trustees were able to meet face-to-face thirteen times during 2024, including 1 away day.

#### **Church Business Meetings / Special Church Business Meetings**

The church meeting is an integral part of the way the church functions. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During 2024 the church was able to meet together for four church business meetings, one of which was the AGM.

## **3. Objectives & Activities**

### **Objectives**

The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education, community service and other charitable purposes in the United Kingdom and/or other parts of the world.

### **Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

### **Public Benefit Statement**

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church and local community

#### **4. Achievements & Performance**

The year 2024 has been a year of both challenges and encouragement as the church continues to explore creative ways to engage with the community around Woodside and Addiscombe.

##### **Public Worship & Teaching**

The teaching in our Sunday services continued with monthly series on a variety of topics, and we continued to make audio recordings of this teaching available on our website.

The church continues to attract new people on a regular basis to our Sunday morning worship, for which the church has a group of committed musicians. Steve Calder has been our minister since 2019 and seeks to challenge and support the church community in responding to the challenges of life in a complex world with engaging preaching and opportunities for people to explore and use their gifts and talents. The church continues to develop creative partnerships with other charities and community groups, particularly in the areas of youth ministry and connecting with older people. The impact of this is particularly apparent in the numbers of young people attending our youth club as well as those involved in our more faith-based youth programme.

##### **Local Mission & Community Outreach**

As a church, we continued to partner with various community groups (a charity offering a Community Pop-In, a Movement therapy group, a Kumon education centre, the Woodside Community Hub (offering consultations with representatives from statutory and third sector organisations and signposting to others) and a charity providing a fortnightly food bank) which enabled many more local people to benefit from activities run from our site. The church is also a member organisation of Croydon Citizens.

##### **Support of missionaries**

The church continued its financial and prayer support to two missionary families now working in the UK, alongside its missionary link with the JEM (YWAM) school and missionary training centre in Koutiala, Mali. Because of the generosity of people within the church last year and this year, new classrooms have been built within the school complex allowing many more students to attend.

##### **Youth ministry**

The church's partnership with Reaching Higher (a Croydon-based youth charity with a strong faith-based ethos) continues and its effectiveness is seen in the significant increase in attendances at both the Friday evening youth club and the Sunday-based church youth discipleship group. An important part of this development has been the ongoing work of the church's youth worker, who has helped the partnership to work smoothly and has built good relationships with all the young people.

##### **Pastoral Care**

The church's pastoral leads liaise with the church minister to provide pastoral oversight to the church fellowship.

### **Property maintenance**

The Church is blessed with an extensive and useful set of buildings, on trust from the London Baptist Property Board. The main church building sits alongside two halls, several classrooms, and a car park.

The roof at the back of the Outreach Hall was replaced during the year as it was a flat roof that had come to the end of its life and was leaking.

Routine and statutory inspection of heaters, electrical appliances, fire extinguishers and similar equipment has been carried out and the necessary approvals/certificates have been obtained and kept on file.

## **5. Financial review**

### **Financial Summary**

The financial aspects of the church are the responsibility of the Trustees but they are managed on a day-to-day basis by the Treasurer, the Property & Finance Committee (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Gift Aid Secretary, the Offering Counting Team, and the Treasurers for the auxiliary departments (Parents & Toddlers, Boys' Brigade, Girls' Brigade, Young People's Group, Sunday Club).

The financial results for the year are set out in the accompanying financial statements, prepared on the Receipts & Payments basis. The main funds maintained are the General Fund, Mission Support Fund, Property Fund, and the departmental funds (Parents & Toddlers, etc).

The vast majority of the church's income is from donations given by the members and congregation. Other income is derived mainly from the rent for the Caretaker's Flat and Cottage, donations for use of our buildings, and tax recovered on gift-aided donations.

The main areas of expenditure are employment costs (Pastor & Cleaner), property utilities, maintenance costs, charitable donations & grants, and mission (evangelism/outreach/ministry/training).

The roof replacement of the large hall was completed at a total cost of £34,570. As this took the property fund negative, it was decided at year end to clear the remaining negative balance by transferring from other funds, close the Property Fund as a restricted fund and re-instate the Property Fund as a designated fund.

At the end of 2024 the General Fund had a balance of £31,744; the balance at the start of 2024 was £38,740. At the start of 2024 the church set a budget for the General Fund of £97,049, and the actual spend was £86,797 with a further £2,340 given from income to the missionaries. The average weekly giving required to support the budget was £1,493 (after tax recoveries and other adjustments) and the actual average weekly income received was £1,468. The congregation gave generously and we received contributions from a greater use of our buildings by a variety of local community groups.

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The largest grants were towards the support of the church's own missionaries who are supported through Operation Mobilisation and Ambassadors In Sport, and supporting College Samuel in Mali. In addition, donations were made to Barnabas Aid, the LBA Home Mission and Open Doors.

### **Reserves Policy**

The Trustees have established a Reserves Policy which ensures a minimum balance of £25,000 in the General Fund. They are satisfied that the reserves are sufficient at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year. A budget for 2025 was set to ensure a reserve of £25,000 at the end of the year.

In addition a Property Reserve, £26,602 at the Balance Sheet date, has been previously created from surplus funds (of the General Fund) in anticipation of unexpected and significant property repairs and maintenance in the future.

### **Volunteers**

The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

### **Funds held on behalf of other Organisations**

None.

### **Pension Scheme Liability**

The Church is an employer participating in the Baptist Pension Scheme (BPS) which is administered by the Baptist Pension Trust Ltd (the Pension Trustee; it is a separate legal entity and its assets are kept separate from all participating employers. 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.

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.

## **6. Plans for Future Periods**

As we reflect on this year as a church and look to 2025, we want to continue deepening our connections with local people and build on our partnerships so that we can more effectively live out the unchanging message of God's love for our community and this world. In our services, we will continue with our varied diet of teaching from both the Old and New Testaments in monthly series with an emphasis on applying the Bible to people's lived experience.

We also plan to consolidate and strengthen our links with other faith and community groups, as we work in partnership with them to make our community and borough the best that it can be.

## **7. Statement of Trustees' Responsibilities**

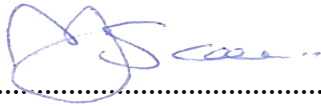
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

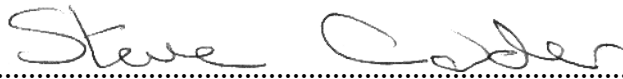
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.



..... Secretary  
Signed: Mr Neil Scarse (Secretary)



..... Senior Minister  
Signed: Revd Steve Calder (Senior Minister)

Signed on Behalf of the Trustees .....6<sup>th</sup>.October.2025.....

## 8. Receipts and Payments Account

### RECEIPTS AND PAYMENT ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary Income:	Gift Aided Donations	43,142	970	20,339	-	64,451	52,981
	Offerings	25,739	1,558	2,464	-	29,761	36,708
	Tax Recovered	8,946	510	4,307	-	13,763	19,261
	Donations	3,814	1,250	9,972	-	15,036	8,048
Charitable Activities:	Fees & Contributions	-	2,309	5,035	-	7,344	6,810
	Other Income	-	50	2,481	-	2,531	1,878
Investment Income:	Rent Received	-	83	27,158	-	27,241	25,972
	Interest Received	683	-	-	-	683	283
<b>Sub total</b>		<b>82,324</b>	<b>6,730</b>	<b>71,756</b>	<b>-</b>	<b>160,810</b>	<b>151,941</b>
	Asset and investment sales, etc	-	-	-	-	-	-
<b>TOTAL RECEIPTS</b>		<b>82,324</b>	<b>6,730</b>	<b>71,756</b>	<b>-</b>	<b>160,810</b>	<b>151,941</b>
<b>PAYMENTS</b>							
Ministry:	Pastor Costs	37,361	-	-	-	37,361	39,194
	(including Er NI, Pension, Expenses)						
Mission:	Donations and Grants	1,204	1,591	17,902	-	20,697	17,270
	Evangelism & Youth	13,283	-	10,798	-	24,081	11,709
	Speakers	390	-	-	-	390	545
	Training	-	-	24	-	24	45
Establishment:	Refurbishment & Maintenance	-	-	47,166	-	47,166	45,172
	Lighting & Heating	7,152	2,676	384	-	10,212	7,195
	Cleaning & Caretaking	9,515	-	-	-	9,515	9,016
	Other Expenses	5,320	50	1,240	-	6,610	5,329
	Council Tax & Water	4,274	450	-	-	4,724	5,382
	Insurance	4,364	-	-	-	4,364	4,256
	Telephone & Internet	1,065	-	-	-	1,065	1,060
	Equipment	542	32	400	-	974	6,477
	Postage, Printing & Stationery	961	-	-	-	961	8
	Publicity	48	-	-	-	48	317
<b>Sub total</b>		<b>85,479</b>	<b>4,799</b>	<b>77,914</b>	<b>-</b>	<b>168,192</b>	<b>152,975</b>
	Asset and investment purchases, etc	-	-	-	-	-	-
<b>TOTAL PAYMENTS</b>		<b>85,479</b>	<b>4,799</b>	<b>77,914</b>	<b>-</b>	<b>168,192</b>	<b>152,975</b>
<b>NET OF RECEIPTS/(PAYMENTS)</b>		<b>(3,155)</b>	<b>1,931</b>	<b>(6,158)</b>	<b>-</b>	<b>(7,382)</b>	<b>(1,034)</b>
Transfers between funds		(3,841)	(3,090)	6,931	-	-	-
Cash funds @ 31/12/2023		38,740	43,496	26,452	-	108,688	109,722
<b>Cash funds @ 31/12/2024</b>		<b>31,744</b>	<b>42,337</b>	<b>27,225</b>	<b>-</b>	<b>101,306</b>	<b>108,688</b>

**9. Statement of Assets and Liabilities**

**STATEMENT OF ASSETS AND LIABILITIES  
AS AT 31ST DECEMBER 2024**

	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Cash Funds</b>				
Current Accounts	27,279	9,405	13,523	-
Deposit Accounts	4,379	32,932	13,702	-
Cash	86	-	-	-
<b>Total cash funds</b>	<b>31,744</b>	<b>42,337</b>	<b>27,225</b>	<b>-</b>

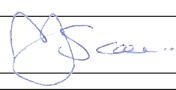
	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Other monetary assets</b>				
Tax reclaims due	13,610	395	2,471	

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Investment assets</b>	None		

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Assets retained for the charity's own use</b>	Main church buildings	-	3,779,584

	<u>Fund to which liability belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Liabilities</b>	Pension (including Deficit)	-	-

Signed by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
	Neil Scarse	10/09/2025

**10. Notes to the Accounts**

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**a) Summary of Movements by Fund**

	<u>B/fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>C/fwd</u>
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	38,740	82,323	(85,479)	(3,840)	31,744
<b>Designated Funds</b>					
Property Reserve	28,602	0	0	(2,000)	26,602
Legacies	9,375	1,250	0	0	10,625
AV/PA Equipment	1,871	50	(82)	500	2,339
Thankoffering	2,809	2,570	(1,591)	(1,591)	2,197
Christmas Offering/Postbox	872	469	0	0	1,341
Property Fund	0	83	0	0	83
Church Running Costs	(33)	2,309	(3,126)	0	(850)
<b>Total</b>	<b>43,496</b>	<b>6,731</b>	<b>(4,799)</b>	<b>(3,091)</b>	<b>42,337</b>
<b>Restricted Funds</b>					
Missionary Fund	6,192	16,777	(14,356)	2,340	10,953
Young Peoples Group	5,384	7,021	(7,263)	0	5,142
Parents & Toddlers	2,758	665	(559)	0	2,864
Brigades	3,767	1,277	(2,248)	0	2,796
Other	5,929	6,618	(4,889)	(4,909)	2,749
Sunday Club	2,215	1,754	(1,248)	0	2,721
Property Fund	18	37,531	(47,049)	9,500	0
Arts & Crafts	190	113	(303)	0	0
<b>Total</b>	<b>26,453</b>	<b>71,756</b>	<b>(77,915)</b>	<b>6,931</b>	<b>27,225</b>

**b) Donations & Grants by Recipient**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Last</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
	£	£	£	£	£
Mark & Emma Handley (OM)	0	0	7,800	7,800	7,780
Graham & Natasha Dancy (AIS)	0	0	5,100	5,100	5,050
Africa (Kingdon Kids)	0	0	1,967	1,967	313
Centre Samuel (JEM Mali)	0	0	1,692	1,692	1,421
Barnabas Aid	0	1,591	0	1,591	0
LBA Home Mission	1,200	0	0	1,200	1,200
Open Doors	0	0	933	933	468
Paul & Jean Dancy	0	0	295	295	315
Other	0	0	105	105	586
Practical Fellowship	4	0	11	15	90
Woodside Bereavement Service	0	0	0	0	47
<b>Total</b>	<b>1,204</b>	<b>1,591</b>	<b>17,903</b>	<b>20,698</b>	<b>17,270</b>

**11. Independent Examiner's Report**

**Independent Examiner's Report to the Trustees of Woodside Baptist Church**

I report on the accounts of the Church for the year ended 31 December 2024 which are set out on pages 13 to 15.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**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 church 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.

Raywin P-Cole & Co Ltd



Date 30/10/2025 ...



**WOODSIDE BAPTIST CHURCH**

England & Wales - Charity number 1130792

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# Accounts

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**Woodside Baptist Church  
Spring Lane, London, SE25  
Annual Report and Accounts  
2023**

(Charity Reg. No. 1130792)

## Table of Contents

1. Statutory Information
2. Structure, Governance & Management
3. Objectives & Activities
4. Achievements & Performance
5. Financial Review
6. Plans for Future Periods
7. Statement of Trustees' Responsibilities
8. Receipts and Payments Accounts
9. Statement of Assets and Liabilities
10. Notes to Accounts
11. Independent Examiners Report

## **1. Statutory Information**

### **Charity Name**

Woodside Baptist Church

### **Registered Address**

Spring Lane, London, SE25 4SP

### **Charity registration number**

1130792

### **Trustees (during 2023)**

Reverend Steve Calder (Senior Minister)

Robert Newson (Treasurer)

Neil Scarse (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Jo Scarse (Children & Youth Deacon)

Karina Henry (Communications Deacon)

### **Trustees at report approval**

Reverend Steve Calder (Senior Minister)

<see below>

Neil Scarse (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Jo Scarse (Children & Youth Deacon)

Karina Henry (Communications Deacon)

### **Property Trustees**

London Baptist Property Board

235 Shaftesbury Avenue, WC2H 8EP

### **Bankers**

National Westminster Bank plc, 1 High Street, Croydon, CR9 1PD

Virgin Money plc, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

### **Independent Examiner**

Mr Paul Bradbury, 15 Oak Avenue, Croydon, CR0 8EN

### **Treasurer**

Our treasurer resigned during the year 2024. As we were unable to replace him immediately, his duties were split between the finance committee and other volunteers overseen by the Trustees to ensure that the books were kept, authorised payments made, etc.

## **2. Structure, Governance & Management**

### **a) Charitable Object**

The principal purpose of the church is the advancement of the Christian Faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### **Governing Document**

The church is governed by an Approved Governing Document which is a public document and the legal basis on which we function as a registered charity.

### **Vision Statement**

God has called us to be a worshipping and praying community, committed to taking Christ into all the world, and seeking to encourage a response of committed discipleship.

### **Church Covenant**

Depending day by day on the loving kindness of our Lord Jesus, we commit ourselves to building a community of love, accepting one another as He has accepted us, and putting the needs of others before our own. We will seek to express the unity of the Holy Spirit through being at peace with each other; to encourage one another in following Jesus; and to comfort and help one another in times of difficulty.

We will support and pray for the Pastor, leaders and officers of the Church. As we are able, and in co-operation with the church leaders, we will contribute to the life of the church in prayer; through regular participation in worship together; in offering ourselves in service; and in financial support for all aspects of the church's ministry.

Under the leading of the Holy Spirit, we will seek in word and deed to share the gospel with our families and others, through our own personal witness; by sharing in the outreach activities of the church; by the instruction of our children and young people; and in our support for mission here and overseas.

### **Doctrinal Statement**

The following statements of belief express those doctrines which we believe to be supremely important.

1. The Divine Inspiration Authority and Sufficiency of the Holy Scriptures as not only containing but being in themselves the Word of God and the need of the teaching of the Holy Spirit in order to gain a true and spiritual understanding of it.
2. The unity of the Godhead and the Divine Co-equality of the Father the Son and the Holy Spirit.

3. The utter depravity of human nature in consequence of the fall.
4. The true and proper Godhead of our Lord Jesus Christ. His real and perfect manhood. His work of atonement for sinners of mankind. His resurrection and ascension and His present priestly intercession for His people at the Right hand of the Father.
5. The justification of the sinner solely by faith through the atoning merits of our Lord and Saviour Jesus Christ.
6. The necessity of the Work of the Holy Spirit in Regeneration Conversion and Sanctification also in ministry and worship.
7. The immortality of the soul, the Resurrection of the body, the Judgement of the world by our Lord Jesus Christ with the eternal blessedness of the righteous and the eternal punishment of the wicked.
8. The Divine institution of the Christian Ministry and the obligation and perpetuity of the ordinances of Believers' Baptism (by immersion) and the Lord's Supper.

**b) Organisational Structure**

**Charity Trustees**

In accordance with the Constitution the Members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

**Church Membership**

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. At the end of 2023 there were 86 members on the members list.

**Relationships with other Organisations**

The church is a member of the Baptist Union of Great Britain, the London Baptist Association, Christians Together in South Norwood and Croydon Citizens

**c) Safeguarding**

**Policies**

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability. Any concerns raised are reported and investigated. The church practices safe recruitment by ensuring that all employees and volunteers are provided with appropriate training, support and supervision. DBS checks for all volunteers are reviewed regularly and kept up to date.

The Trustees produce and the Members approve a set of policies which are used in the day-to-day governance of the church. Policies provide guidance on matters such as Child Protection, Health & Safety, Fire Safety, Disability, and Equal Opportunities.

#### **Risk Assessments**

Risk Assessments have been produced, and are regularly reviewed, for matters of Finance, Health & Safety, and Youth & Children’s work. Risk Assessments are also produced, where appropriate, for one-off events or activities.

#### **d) Decision Making**

##### **Trustees**

The trustees were able to meet face-to-face ten times during 2023, with a further three special meetings.

##### **Church Business Meetings / Special Church Business Meetings**

The church meeting is an integral part of the way the church functions. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During 2023 the church was able to meet together for four church business meetings, one of which was the AGM.

### **3. Objectives & Activities**

#### **Objectives**

The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education, community service and other charitable purposes in the United Kingdom and/or other parts of the world.

#### **Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The main activities are normally:

- Sunday worship – at 11am
- Sunday Club – a place for children to learn more about Jesus Christ and the Christian faith through fun activities.
- Communion of the Lord’s Supper – once per month, during the morning service,

- Home Groups – for the growth of faith and discipleship in the homes of some members and in the church lounge.
- Boys' & Girls' Brigades – meet on Monday evenings to provide children from the local community with a place to enjoy fun activities and to experience the love of Jesus Christ and learn more about Him.
- Parents' & Toddlers' Group – meets on Friday morning, providing a safe and fun environment for children and a place of relaxation and companionship for the parents.
- Monday Fellowship – meets once a month to provide the over 55s with a time of companionship, often accompanied by a guest speaker.
- N:GAGE Youth Club & Rooted: the youth club is open to all young people aged 12 to 17 who are resident in the homes around the church, and beyond. Rooted meets on Sunday mornings and is a place where young people can learn more about Jesus Christ, and the Christian faith and lifestyle.
- Community Café on Tuesdays – open to the local community for coffee, cake, and a chat.
- Arts & Crafts – offers the chance to get involved in various artistic and craft-based activities in a relaxed environment with refreshments provided.
- Memory Café – an opportunity for those living with dementia and their carers to talk, share stories and get to know each other over drinks and snacks. On each occasion, there is a session of Singing for the Brain, in which people affected by dementia can sing a variety of songs that they know and love in a fun and friendly environment.

### **Public Benefit Statement**

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church and local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the local area.
- Missionary and outreach work.
- Sunday Club, Boys' & Girls' Brigades & Youth Work.
- Use of buildings by community groups

To facilitate this work it is important that we maintain the fabric of the church buildings.

## **4. Achievements & Performance**

During 2023, the church's worship and community programme continued to develop, finding creative ways to connect with people and improve their sense of well-being. In particular, the

church celebrated its 125th anniversary, with a well-attended community festival and celebration meal on Saturday 16th September, followed by an anniversary service and cake-cutting on the Sunday. Many people with current and previous links to the church attended these events, as well as those who were visiting for the first time.

### **Public Worship & Teaching**

We continued to use our private Facebook account and zoom to allow those unable to attend services in person an opportunity to engage with corporate worship and preaching.

The teaching in our Sunday services continued with monthly series on a variety of topics including "Unsung heroes of the Bible", "Jesus and power", and "Esther: Queen in exile", and we continued to make recordings of this teaching available on our website.

Looking ahead to 2024 we aim to continue to offer a varied programme of teaching from both the Old and New Testaments, with an emphasis on applying the Bible to people's lived experience.

### **Local Mission & Community Outreach**

As a church, we continued to partner with various community groups (a charity offering a Community Pop-In, a Movement therapy group, a Kumon education centre and a charity providing a fortnightly food bank) which enabled many more local people to benefit from activities run from our site. In October 2023, the Woodside Community Hub started in our large community hall (with support from the One Croydon Alliance), which offers consultations with representatives from statutory and third sector organisations and signposting to others.

The church is also a member organisation of Croydon Citizens, an alliance of community groups working on a broad social justice agenda "for the common good" of our local communities and our borough as a whole. As part of this work, Croydon Citizens has regular meetings with the executive mayor of Croydon and other key stakeholders on several key issues including mental health support, youth safety, and affordable housing.

We held a breakfast for ladies with a flower arranging session facilitated by a church member.

### **Support of missionaries**

The church continued its financial and prayer support to two missionary families now working in the UK, alongside its new missionary link with the JEM (YWAM) school and missionary training centre in Koutiala, Mali. Because of the generosity of people within the church last year and this year, new classrooms have been built within the school complex allowing many more students to attend.

### **Youth ministry**

The church's youth work has continued to make good progress in 2023. The N:Gage youth club had run for a number of years with support from Play Place, a local youth charity, but unfortunately, funding for this work ceased at the end of March 2023. By this stage, it had become clear that we needed to develop a new approach not only to the youth club but to how all of our youth ministry is led and managed.

We had therefore already started discussions with Reaching Higher, another youth charity based in Croydon with a strong faith-based ethos. Initially, they assumed the running and management of the youth club, with a view to recruiting a staff member who would work part time for both organisations.

In September, after a short recruitment process, a Reaching Higher staff member was appointed as part-time church youth worker, whilst they continue to work on reduced hours for Reaching Higher. In the few months that they have worked for the church, there has been a noticeable growth in attendances both at the Friday evening youth club and at the Sunday-based church youth discipleship group.

### **Pastoral Care**

During this year, our church pastor has worked with the Pastoral Deacon seeking to ensure that those connected to our fellowship are effectively supported and encouraged in their Christian lives. As part of this, a Pastoral Team has tried to keep in regular contact with those who are unwell, housebound or in any other way needing extra support from the church.

As a church, we aimed to offer:

- visits to those who are in hospital, unwell, or unable to attend church for other reasons;
- lifts to meetings and other church activities when possible;
- to take folk to their clinics or to hospital when possible;
- to arrange help with “simple jobs” in the house and garden where possible for those unable to tackle such things themselves;
- to give basic support and encouragement for the bereaved within the fellowship;
- to provide signing for the hearing impaired during morning services,
- a greeting card sent to each person who often attended our church for birthdays, bereavements, etc (approx 200 cards),
- that any urgent needs of folk were brought to the attention of the whole church for prayer.

This ministry relies on many volunteers who give their time generously and the church acknowledges their selfless commitment.

### **Property maintenance**

The Church is blessed with an extensive and useful set of buildings, on trust from the London Baptist Property Board. The main church building sits alongside two halls, several classrooms, and a car park. In addition, the church has residential accommodation in the form of “The Manse”, “The Cottage” and “The Caretaker’s Flat” (formally used by the church caretaker).

In recent years the number of volunteers has decreased and the church has become increasingly reliant on external tradesman to perform repairs/installations, particularly those which involve electricity, gas or water

Routine and statutory inspection of heaters, electrical appliances, fire extinguishers and similar equipment has been carried out and the necessary approvals/certificates have been obtained and kept on file.

## **5. Financial review**

### **Financial Summary**

The financial aspects of the church are the responsibility of the Trustees but they are managed on a day-to-day basis by the Treasurer, the Finance Committee (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Gift Aid Secretary, the Offering Counting Team, and the Treasurers for the auxiliary departments (Parents & Toddlers, Boys' Brigade, Girls' Brigade, Young People's Group, Sunday Club).

The financial results for the year are set out in the accompanying financial statements, prepared on the Receipts & Payments basis. The main funds maintained are the General Fund, Mission Support Fund, Property Fund, and the departmental funds (Parents & Toddlers, etc).

The vast majority of the church's income is from donations given by the members and congregation. Other income is derived mainly from the rent for the Caretaker's Flat and Cottage, donations for use of our buildings, and tax recovered on gift-aided donations.

The main areas of expenditure are employment costs (Pastor & Cleaner), property utilities, maintenance costs, charitable donations & grants, and mission (evangelism/outreach/ministry/training). This year saw the start of the replacement of our the roof over the rooms at the back of our large hall which will be finished in 2024 and is expected to cost about £35,000 in total.

At the end of 2023 the General Fund had a balance of £38,740; the balance at the start of 2023 was £44,074. At the start of 2023 the church set a budget for the General Fund of £91,815, and the actual spend was £80,827 with a further £2,502 given from income to the missionaries. The average weekly giving required to support the budget was £1,365 (after tax recoveries and other adjustments) and the actual average weekly income received was £1,262. The congregation gave generously and we received contributions from a greater use of our buildings by a variety of local community groups.

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. With the uncertainty of the restrictions imposed regarding the Covid-19 pandemic, a basic budget was set. As the restrictions were fully lifted we were able to restart more activities with the budget revised as we did so.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The largest grants were towards the support of the church's own missionaries who are supported through Operation Mobilisation and Ambassadors In Sport, and supporting College Samuel in Mali. In addition, donations were made to the LBA Home Mission and Open Doors.

### **Reserves Policy**

The Trustees have established a Reserves Policy which ensures a minimum balance of £11,370 in the General Fund. They are satisfied that the reserves are sufficient at the Balance Sheet date,

together with ongoing income anticipated, to enable the church to function effectively in the coming year. A budget for 2024 was set to ensure a reserve of £24,000 at the end of the year.

In addition a Property Reserve, £28,602 at the Balance Sheet date, has been previously created from surplus funds (of the General Fund) in anticipation of unexpected and significant property repairs and maintenance in the future.

### **Volunteers**

The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

### **Funds held on behalf of other Organisations**

None.

### **Pension Scheme Liability**

The Church is an employer participating in the Baptist Pension Scheme (BPS) which is administered by the Baptist Pension Trust Ltd (the Pension Trustee; it is a separate legal entity and its assets are kept separate from all participating employers.

For service prior to 1 January 2012 benefits are provided through a Defined Benefit (DB) plan within the BPS. A formal value of the DB plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method: the market value of the assets at the valuation was £298 million, but the valuation of the DB plan revealed a deficit of £18 million when comparing assets and liabilities (equivalent to a past service funding level of 94%). All participating employers are collectively responsible for funding the deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place no later than as at 31 December 2022

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The church has three members in the BPS DB plan one of whom is receiving a pension. The pension deficit liability shown in the Statement of Assets and Liabilities is calculated as £1 per month multiplied by the number of months remaining in the Schedule of Contributions until June 2026.

## **6. Plans for Future Periods**

Looking ahead to 2024, we are planning to continue to provide a limited online service (via the church's private Facebook group and Zoom) for those members unable to come to the building. In

our services, we will continue with our varied diet of teaching from both the Old and New Testaments in monthly series with an emphasis on applying the Bible to people's lived experience.

We also plan to consolidate and strengthen our links with other faith and community groups, as we work in partnership with them to make our community and borough the best that it can be.

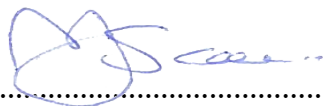
**7. Statement of Trustees' Responsibilities**

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.



..... Secretary

Signed: Mr Neil Scarse (Secretary)



..... Senior Minister

Signed: Revd Steve Calder (Senior Minister)

Signed on Behalf of the Trustees .....15.October.2024.....

**8. Receipts and Payments Account**

**RECEIPTS AND PAYMENT ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary Income:	Gift Aided Donations	37,236	2,000	13,745	-	52,981	47,974
	Offerings	23,957	980	11,771	-	36,708	33,820
	Tax Recovered	14,870	464	3,927	-	19,261	5,471
	Donations	1,647	-	6,401	-	8,048	15,437
Charitable Activities:	Fees & Contributions	-	2,240	4,570	-	6,810	5,491
	Other Income	1	-	1,877	-	1,878	-
Investment Income:	Rent Received	-	-	25,972	-	25,972	23,730
	Interest Received	283	-	-	-	283	132
<b>Sub total</b>		<b>77,994</b>	<b>5,684</b>	<b>68,263</b>	<b>-</b>	<b>151,941</b>	<b>132,055</b>
Asset and investment sales, etc		-	-	-	-	-	-
<b>TOTAL RECEIPTS</b>		<b>77,994</b>	<b>5,684</b>	<b>68,263</b>	<b>-</b>	<b>151,941</b>	<b>132,055</b>
<b>PAYMENTS</b>							
Ministry:	Pastor Costs (including Er NI, Pension, Expenses)	39,194	-	-	-	39,194	35,275
Mission:	Donations and Grants	1,200	-	16,070	-	17,270	18,428
	Evangelism & Youth	4,352	-	7,357	-	11,709	4,736
	Speakers	545	-	-	-	545	860
	Training	-	-	45	-	45	1,485
Establishment:	Refurbishment & Maintenance	1,855	-	43,317	-	45,172	31,373
	Cleaning & Caretaking	9,016	-	-	-	9,016	8,122
	Lighting & Heating	5,382	1,813	-	-	7,195	5,716
	Equipment	1,080	5,391	6	-	6,477	4,895
	Other Expenses	5,704	-	(375)	-	5,329	4,985
	Council Tax & Water	4,883	499	-	-	5,382	3,999
	Insurance	4,256	-	-	-	4,256	4,212
	Telephone & Internet	1,060	-	-	-	1,060	972
	Publicity	291	-	26	-	317	42
	Postage, Printing & Stationery	8	-	-	-	8	53
<b>Sub total</b>		<b>78,826</b>	<b>7,703</b>	<b>66,446</b>	<b>-</b>	<b>152,975</b>	<b>125,153</b>
Asset and investment purchases, etc		-	-	-	-	-	-
<b>TOTAL PAYMENTS</b>		<b>78,826</b>	<b>7,703</b>	<b>66,446</b>	<b>-</b>	<b>152,975</b>	<b>125,153</b>
<b>NET OF RECEIPTS/(PAYMENTS)</b>		<b>(832)</b>	<b>(2,019)</b>	<b>1,817</b>	<b>-</b>	<b>(1,034)</b>	<b>6,902</b>
Transfers between funds		(4,502)	2,000	2,502	-	-	-
Cash funds @ 31/12/2022		44,074	43,515	22,133	-	109,722	102,820
<b>Cash funds @ 31/12/2023</b>		<b>38,740</b>	<b>43,496</b>	<b>26,452</b>	<b>-</b>	<b>108,688</b>	<b>109,722</b>

9. Statement of Assets and Liabilities

**STATEMENT OF ASSETS AND LIABILITIES  
AS AT 31ST DECEMBER 2023**

	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Cash Funds</b>				
Current Accounts	34,637	9,405	14,048	-
Deposit Accounts	4,099	34,091	12,139	-
Cash	4	-	265	-
<b>Total cash funds</b>	<b>38,740</b>	<b>43,496</b>	<b>26,452</b>	<b>-</b>


	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Other monetary assets</b>				
Tax reclaims due	9,963	554	1,979	

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Investment assets</b>	None		

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Assets retained for the charity's own use</b>	Main church buildings	-	3,658,873

	<u>Fund to which liability belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Liabilities</b>	Pension (including Deficit)	-	570

Signed by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
	Neil Scarse	12/10/2024

**10. Notes to the Accounts**

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**a) Summary of Movements by Fund**

	<b>B/fwd</b>	<b><u>Income</u></b>	<b><u>Expenditure</u></b>	<b><u>Transfers</u></b>	<b><u>C/fwd</u></b>
		£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	44,074	77,994	(78,826)	(4,502)	38,740
<b>Designated Funds</b>					
Property Reserve	27,602	0	0	1,000	28,602
AV/PA Equipment	6,262	0	(5,391)	1,000	1,871
Legacies	9,375	0	0	0	9,375
Thankoffering	(210)	3,019	0	0	2,809
Christmas Offering/Postbox	447	425	0	0	872
Church Running Costs	39	2,240	(2,312)	0	(33)
<b>Total</b>	<b>43,515</b>	<b>5,684</b>	<b>(7,703)</b>	<b>2,000</b>	<b>43,496</b>
<b>Restricted Funds</b>					
Missionary Fund	4,310	13,630	(14,251)	2,502	6,191
Other	3,826	13,302	301	(11,500)	5,929
Young Peoples Group	4,768	5,140	(4,524)	0	5,384
Brigades	3,910	1,774	(1,917)	0	3,767
Parents & Toddlers	2,831	806	(879)	0	2,758
Sunday Club	2,310	1,360	(1,455)	0	2,215
Arts & Crafts	0	547	(357)	0	190
Property Fund	178	31,657	(43,317)	11,500	18
WBS	0	47	(47)	0	0
<b>Total</b>	<b>22,133</b>	<b>68,263</b>	<b>(66,446)</b>	<b>2,502</b>	<b>26,452</b>

**b) Donations & Grants by Recipient**

	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>	<b><u>Last</u></b>
	<b><u>Funds</u></b>	<b><u>Funds</u></b>	<b><u>Funds</u></b>	<b><u>Funds</u></b>	<b><u>Year</u></b>
	£	£	£	£	£
Mark & Emma Handley (OM)	0	0	7,780	7,780	7,800
Graham & Natasha Dancy (AIS)	0	0	5,050	5,050	5,100
Centre Samuel (JEM Mali)	0	0	1,421	1,421	3,665
LBA Home Mission	1,200	0	0	1,200	0
Other	0	0	586	586	909
Open Doors	0	0	468	468	345
Paul & Jean Dancy	0	0	315	315	270
Africa	0	0	313	313	0
Practical Fellowship	0	0	90	90	50
Woodside Bereavement Service	0	0	47	47	289
<b>Total</b>	<b>1,200</b>	<b>0</b>	<b>16,070</b>	<b>17,270</b>	<b>18,428</b>

**11. Independent Examiner's Report**

**Independent Examiner's Report to the Trustees of Woodside Baptist Church**

I report on the accounts of the Church for the year ended 31 December 2023 which are set out on pages 13 to 15.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**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 church 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.

Mr P Bradbury  
15 Oak Avenue  
Croydon  
CR0 8En



Date ... 22 October 2024 ...

**WOODSIDE BAPTIST CHURCH**

England & Wales - Charity number 1130792

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# Accounts

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**Woodside Baptist Church**  
**Spring Lane, London, SE25**  
**Annual Report and Accounts**  
**2022**

(Charity Reg. No. 1130792)

## Table of Contents

1. Statutory Information
2. Structure, Governance & Management
3. Objectives & Activities
4. Achievements & Performance
5. Financial Review
6. Plans for Future Periods
7. Statement of Trustees' Responsibilities
8. Receipts and Payments Accounts
9. Statement of Assets and Liabilities
10. Notes to Accounts
11. Independent Examiners Report

## **1. Statutory Information**

### **Charity Name**

Woodside Baptist Church

### **Registered Address**

Spring Lane, London, SE25 4SP

### **Charity registration number**

1130792

### **Trustees (during 2022)**

Reverend Steve Calder (Senior Minister)

Robert Newson (Treasurer)

Neil Scarse (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Thelma Newton (Pastoral Deacon)

Karina Henry (Communications Deacon)

### **Trustees at report approval**

Reverend Steve Calder (Senior Minister)

Robert Newson (Treasurer)

Neil Scarse (Secretary)

Ruth Newson (Safeguarding Deacon)

Moses Kajubi (Property Deacon)

Jo Scarse (Children & Youth Deacon)

Karina Henry (Communications Deacon)

### **Property Trustees**

London Baptist Property Board

235 Shaftesbury Avenue, WC2H 8EP

### **Bankers**

National Westminster Bank plc, 1 High Street, Croydon, CR9 1PD

Virgin Money plc, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

### **Independent Examiner**

Mr Paul Bradbury

## 2. Structure, Governance & Management

### a) Charitable Object

The principal purpose of the church is the advancement of the Christian Faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### Governing Document

The church is governed by an Approved Governing Document which is a public document and the legal basis on which we function as a registered charity.

### Vision Statement

God has called us to be a worshipping and praying community, committed to taking Christ into all the world, and seeking to encourage a response of committed discipleship.

### Church Covenant

Depending day by day on the loving kindness of our Lord Jesus, we commit ourselves to building a community of love, accepting one another as He has accepted us, and putting the needs of others before our own. We will seek to express the unity of the Holy Spirit through being at peace with each other; to encourage one another in following Jesus; and to comfort and help one another in times of difficulty.

We will support and pray for the Pastor, leaders and officers of the Church. As we are able, and in co-operation with the church leaders, we will contribute to the life of the church in prayer; through regular participation in worship together; in offering ourselves in service; and in financial support for all aspects of the church's ministry.

Under the leading of the Holy Spirit, we will seek in word and deed to share the gospel with our families and others, through our own personal witness; by sharing in the outreach activities of the church; by the instruction of our children and young people; and in our support for mission here and overseas.

### Doctrinal Statement

The following statements of belief express those doctrines which we believe to be supremely important.

1. The Divine Inspiration Authority and Sufficiency of the Holy Scriptures as not only containing but being in themselves the Word of God and the need of the teaching of the Holy Spirit in order to gain a true and spiritual understanding of it.
2. The unity of the Godhead and the Divine Co-equality of the Father the Son and the Holy Spirit.

3. The utter depravity of human nature in consequence of the fall.
4. The true and proper Godhead of our Lord Jesus Christ. His real and perfect manhood. His work of atonement for sinners of mankind. His resurrection and ascension and His present priestly intercession for His people at the Right hand of the Father.
5. The justification of the sinner solely by faith through the atoning merits of our Lord and Saviour Jesus Christ.
6. The necessity of the Work of the Holy Spirit in Regeneration Conversion and Sanctification also in ministry and worship.
7. The immortality of the soul, the Resurrection of the body, the Judgement of the world by our Lord Jesus Christ with the eternal blessedness of the righteous and the eternal punishment of the wicked.
8. The Divine institution of the Christian Ministry and the obligation and perpetuity of the ordinances of Believers' Baptism (by immersion) and the Lord's Supper.

**b) Organisational Structure**

**Charity Trustees**

In accordance with the Constitution the Members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

**Church Membership**

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. At the end of 2022 there were 87 members on the members list.

**Relationships with other Organisations**

The church is a member of the Baptist Union of Great Britain, the London Baptist Association, Christians Together in South Norwood and Croydon Citizens

**c) Safeguarding**

**Policies**

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability. Any concerns raised are reported and investigated. The church practices safe recruitment by ensuring that all employees and volunteers are provided with appropriate training, support and supervision. DBS checks for all volunteers are reviewed regularly and kept up to date.

The Trustees produce and the Members approve a set of policies which are used in the day-to-day governance of the church. Policies provide guidance on matters such as Child Protection, Health & Safety, Fire Safety, Disability, and Equal Opportunities.

### **Risk Assessments**

Risk Assessments have been produced, and are regularly reviewed, for matters of Finance, Health & Safety, and Youth & Children's work. Risk Assessments are also produced, where appropriate, for one-off events or activities.

### **Training**

At the end of 2022 a First Aid course and Level 2 Safeguarding training were held at the church

### **d) Decision Making**

#### **Trustees**

The trustees were able to meet face-to-face again, eleven times during 2022, with a further two away-day events.

#### **Church Business Meetings / Special Church Business Meetings**

The church meeting is an integral part of the way the church functions. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During 2022 the church was able to meet together for four church business meetings, one of which was the AGM.

## **3. Objectives & Activities**

### **Objectives**

The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education, community service and other charitable purposes in the United Kingdom and/or other parts of the world.

### **Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The main activities are normally:

- Sunday worship – at 11am

- Sunday Club – a place for children to learn more about Jesus Christ and the Christian faith through fun activities.
- Communion of the Lord’s Supper – once per month, during the morning service,
- Home Groups – for the growth of faith and discipleship in the homes of some members and in the church lounge.
- Boys' & Girls' Brigades – meet on Monday evenings to provide children from the local community with a place to enjoy fun activities and to experience the love of Jesus Christ and learn more about Him.
- Parents' & Toddlers' Group – meets on Friday morning, providing a safe and fun environment for children and a place of relaxation and companionship for the parents.
- Monday Fellowship – meets once a month to provide the over 55s with a time of companionship, often accompanied by a guest speaker.
- N:GAGE Youth Club & Rooted: the youth club is open to all young people aged 12 to 17 who are resident in the homes around the church, and beyond. Rooted meets on Sunday mornings and is a place where young people can learn more about Jesus Christ, and the Christian faith and lifestyle.
- Community Café on Tuesdays – open to the local community for coffee, cake, and a chat.
- Arts & Crafts – offers the chance to get involved in various artistic and craft-based activities in a relaxed environment with refreshments provided.
- Memory Café – an opportunity for those living with dementia and their carers to talk, share stories and get to know each other over drinks and snacks. On each occasion, there is a session of Singing for the Brain, in which people affected by dementia can sing a variety of songs that they know and love in a fun and friendly environment.

### **Public Benefit Statement**

When planning our activities for the year, the trustees have considered the Commission’s guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church and local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the local area.
- Missionary and outreach work.
- Sunday Club, Boys' & Girls' Brigades & Youth Work.
- Use of buildings by community groups

To facilitate this work it is important that we maintain the fabric of the church buildings.

#### **4. Achievements & Performance**

During 2022, we were able to fully restart our church activities after the COVID-19 pandemic, as all restrictions, including social distancing, were lifted. The Arts and Crafts group and the Memory Café were started out of a desire within the church community to find new and creative ways to connect with people and improve their sense of wellbeing.

##### **Public Worship & Teaching**

We continued to use our private Facebook account and zoom to allow those those unable to attend services in person an opportunity to engage with corporate worship and preaching.

The teaching in our Sunday services continued with monthly series on a variety of topics including "Women Jesus met", "The upside-down Kingdom", and "Growing in wisdom", and we continued to make transcripts of this available on our website.

Looking ahead to 2023 we aim to continue to offer a varied programme of teaching from both the Old and New Testaments, with an emphasis on applying the Bible to people's lived experience.

##### **Local Mission & Community Outreach**

The church's community and outreach programme also fully recommenced in 2022, after the ending of COVID restrictions.

During the period of social distancing, various community groups had requested short-term use of our premises and as things got back to normal, we as a church recognised that partnering with these groups could enable us to engage more effectively with local people. So, an NHS Pop-In, a Movement therapy group and a Kumon education centre were all confirmed as longer-term users of our building.

At the beginning of 2022, we also agreed for a local charity to start using one of our community buildings for a fortnightly Foodbank, which, because of the current economic issues, has been very well used. Later in 2022 we started a collection for the SNBC foodbank at their request.

##### **Support of missionaries**

As well as continuing our financial and prayer support to two missionary families now working in the UK, in 2022, the church developed a new missionary link with the JEM (YWAM) school and missionary training centre in Koutiala, Mali. Because our Thank Offering giving was sent to this project, it has enabled some major building work at the centre to commence, and we hope to offer ongoing support this work in the future.

##### **Youth ministry**

All our youth work, including Brigades was able to function in 2022. The N:Gage youth club continued to run with support from Play Place, a local youth charity, who provided youth worker support and volunteer training.

It is recognised that there is now a clear need to recruit a replacement youth worker, and it is intended to make this a priority next year.

### **Pastoral Care**

During this year, our church pastor has worked with the Pastoral Deacon to ensure that those connected to our fellowship are effectively supported and encouraged in their Christian lives. As part of this ministry, a Pastoral Team has kept in regular contact with those who are unwell, housebound or in any other way needing extra support from the church.

As a church, we aimed to offer:

- visited those who are in hospital, unwell, or unable to attend church for other reasons;
- provide lifts to meetings and other church activities for several elderly folk;
- take folk to their clinics or to hospital when possible;
- arrange help with “simple jobs” in the house and garden where possible for those unable to tackle such things themselves;
- give basic support and encouragement for the bereaved within the fellowship;
- provide signing for the hearing impaired during morning services,
- send a birthday card to each person who often attended our church (approx 250 cards),
- ensure that any urgent needs of folk were brought to the attention of the whole church for prayer.

This ministry relies on many volunteers who give their time generously and the church acknowledges their selfless commitment.

### **Property maintenance**

The Church is blessed with an extensive and useful set of buildings, on trust from the London Baptist Property Board. The main church building sits alongside two halls, several classrooms and a car park. In addition, the church has residential accommodation in the form of “The Manse”, “The Cottage” and “The Caretaker’s Flat” (formally used by the church caretaker).

In recent years the number of volunteers has decreased and the church has become increasingly reliant on external tradesman to perform repairs/installations, particularly those which involve electricity, gas or water.

Routine and statutory inspection of heaters, electrical appliances, fire extinguishers and similar equipment has been carried out and the necessary approvals/certificates obtained and filed.

## **5. Financial review**

### **Financial Summary**

The financial aspects of the church are the responsibility of the Trustees but they are managed on a day-to-day basis by the Treasurer, the Finance Committee (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Gift Aid Secretary, the Offering Counting Team, and the Treasurers for the auxiliary departments (Parents & Toddlers, Boys' Brigade, Girls' Brigade, Young People's Group, Sunday Club).

The financial results for the year are set out in the accompanying financial statements, prepared on the Receipts & Payments basis. The main funds maintained are the General Fund, Mission Support Fund, Property Fund, and the departmental funds (Parents & Toddlers, etc).

The vast majority of the church's income is from donations given by the members and congregation. Other income is derived mainly from the rent for the Caretaker's Flat and Cottage, donations for use of our buildings, and tax recovered on gift-aided donations.

The main areas of expenditure are employment costs (Pastor & Cleaner), property utilities, maintenance costs, charitable donations & grants, and mission (evangelism/outreach/ministry/training).

At the end of 2022 the General Fund had a balance of £44,075; the balance at the start of 2022 was £30,612. With the effect of the Covid-19 pandemic, at the start of 2022 the church set a budget for the General Fund of £67,367, and the actual spend was £68,635 – the slight overspend was due to extra funds being transferred to reserve funds. The average weekly giving required to support the budget was £1,120 (after tax recoveries and other adjustments) and the actual average weekly income received was £1,424. The congregation gave generously and we received contributions from a greater use of our buildings by a variety of local community groups.

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. With the uncertainty of the restrictions imposed regarding the Covid-19 pandemic, a basic budget was set. As the restrictions were fully lifted we were able to restart more activities with the budget revised as we did so.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The largest grants were towards the support of the church's own missionaries who are supported through Operation Mobilisation and Ambassadors In Sport. In addition, donations were made to Woodside Bereavement Service and Open Doors. To replace our missionary with Glo Zambia it was decided to support the College Samuel in Mali with whom one of our deacons had previously worked.

We received a legacy in 2020 which was kept as a designated fund instead of being added to the General Fund. Part of this was used to replace the chairs in the main hall.

### **Reserves Policy**

The Trustees have established a Reserves Policy which ensures a minimum balance of £11,370 in the General Fund. They are satisfied that the reserves are sufficient at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year. A budget for 2023 was set to ensure a reserve of £24,000 at the end of the year.

In addition a Property Reserve, £27,602 at the Balance Sheet date, has been previously created from surplus funds (of the General Fund) in anticipation of unexpected and significant property repairs and maintenance in the future.

**Volunteers**

The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

**Funds held on behalf of other Organisations**

None.

**Pension Scheme Liability**

The Church is an employer participating in the Baptist Pension Scheme (BPS) which is administered by the Baptist Pension Trust Ltd (the Pension Trustee; it is a separate legal entity and its assets are kept separate from all participating employers.

For service prior to 1 January 2012 benefits are provided through a Defined Benefit (DB) plan within the BPS. A formal value of the DB plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method: the market value of the assets at the valuation was £298 million, but the valuation of the DB plan revealed a deficit of £18 million when comparing assets and liabilities (equivalent to a past service funding level of 94%). All participating employers are collectively responsible for funding the deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place no later than as at 31 December 2022

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The church has three members in the BPS DB plan one of whom is receiving a pension. The pension deficit liability shown in the Statement of Assets and Liabilities is calculated as £1 per month multiplied by the number of months remaining in the Schedule of Contributions until June 2026.

**6. Plans for Future Periods**

Looking ahead to 2023 we are planning to continue to provide a limited online service (via the church's private Facebook group and Zoom) for those members unable to get to the building. In our services we will continue with our varied diet of teaching from both the Old and New Testaments in monthly series with an emphasis on applying the Bible to people's lived experience.

Due to changes in funding, the partnership with Play Place who weekly support in running N:Gage, our weekly youth club, will come to an end at the end of March 2023. The church is therefore looking for another local youth charity to partner with and discussions are ongoing.

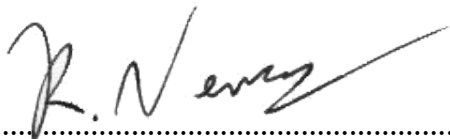
## 7. Statement of Trustees' Responsibilities

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.



..... Treasurer

Signed: Mr Robert Newson (Treasurer)



..... Senior Minister

Signed: Revd Steve Calder (Senior Minister)

Signed on Behalf of the Trustees

**8. Receipts and Payments Account**

**RECEIPTS AND PAYMENT ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Endowment</u> <u>Funds</u> £	<u>Total</u> <u>Funds</u> £	<u>Last</u> <u>Year</u> £
<b>RECEIPTS</b>						
Voluntary Income:						
Gift Aided Donations	34,385	860	12,729	-	47,974	39,288
Offerings	30,736	2,200	884	-	33,820	22,139
Donations	14,005	657	775	-	15,437	6,933
Tax Recovered	4,078	30	1,363	-	5,471	8,445
Charitable Activities:						
Fees & Contributions	-	2,267	3,224	-	5,491	2,407
Other Income	-	-	-	-	-	679
Investment Income:						
Rent Received	-	-	23,730	-	23,730	22,510
Interest Received	132	-	-	-	132	66
<b>Sub total</b>	<b>83,336</b>	<b>6,014</b>	<b>42,705</b>	<b>-</b>	<b>132,055</b>	<b>102,467</b>
Asset and investment sales, etc	-	-	-	-	-	-
<b>TOTAL RECEIPTS</b>	<b>83,336</b>	<b>6,014</b>	<b>42,705</b>	<b>-</b>	<b>132,055</b>	<b>102,467</b>
<b>PAYMENTS</b>						
Ministry:						
Pastor Costs * (* including Er NI, Pension, Expenses)	35,275	-	-	-	35,275	35,498
Mission:						
Donations and Grants	-	3,054	15,374	-	18,428	16,651
Evangelism & Youth	295	-	4,441	-	4,736	1,951
Training	1,355	-	130	-	1,485	580
Speakers	860	-	-	-	860	780
Establishment:						
Refurbishment & Maintenance	-	-	31,373	-	31,373	20,858
Cleaning & Caretaking	8,122	-	-	-	8,122	4,987
Lighting & Heating	4,022	1,668	26	-	5,716	3,883
Other Expenses	4,985	-	-	-	4,985	5,427
Equipment	678	3,692	525	-	4,895	254
Insurance	4,212	-	-	-	4,212	3,765
Council Tax & Water	3,264	735	-	-	3,999	3,879
Telephone & Internet	972	-	-	-	972	950
Postage, Printing & Stationery	53	-	-	-	53	221
Publicity	42	-	-	-	42	35
<b>Sub total</b>	<b>64,135</b>	<b>9,149</b>	<b>51,869</b>	<b>-</b>	<b>125,153</b>	<b>99,719</b>
Asset and investment purchases, etc	-	-	-	-	-	-
<b>TOTAL PAYMENTS</b>	<b>64,135</b>	<b>9,149</b>	<b>51,869</b>	<b>-</b>	<b>125,153</b>	<b>99,719</b>
<b>NET OF RECEIPTS/(PAYMENTS)</b>	<b>19,201</b>	<b>(3,135)</b>	<b>(9,164)</b>	<b>-</b>	<b>6,902</b>	<b>2,748</b>
Transfers between funds	(5,739)	4,500	1,239	-	-	-
Cash funds @ 31/12/2021	30,612	42,150	30,058	-	102,820	100,072
<b>Cash funds @ 31/12/2022</b>	<b>44,074</b>	<b>43,515</b>	<b>22,133</b>	<b>-</b>	<b>109,722</b>	<b>102,820</b>

9. Statement of Assets and Liabilities

**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 31ST DECEMBER 2022**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>
	£	£	£	£
<b>Cash Funds</b>				
Current Accounts	36,448	9,405	13,723	-
Deposit Accounts	7,622	34,110	8,315	-
Cash	4	-	95	-
<b>Total cash funds</b>	<b>44,074</b>	<b>43,515</b>	<b>22,133</b>	<b>-</b>


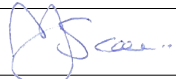
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>
	£	£	£	£
<b>Other monetary assets</b>				
Tax reclaims due	10,238	331	2,541	

	<u>Fund to which asset belongs</u>	<u>Cost</u>	<u>Current Value</u>
		£	£
		<b>Investment assets</b>	
None			

	<u>Fund to which asset belongs</u>	<u>Cost</u>	<u>Current Value</u>
		£	£
		<b>Assets retained for the charity's own use</b>	
Main church buildings	-	3,491,297	

	<u>Fund to which liability belongs</u>	<u>Cost</u>	<u>Current Value</u>
		£	£
		<b>Liabilities</b>	
Pension Deficit	-	42	

Signed by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
	Robert Newson	22/10/2023
	Neil Scarse	22/10/2023

**10. Notes to the Accounts**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2022**

**a) Summary of Movements by Fund**

	<u>B/fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>C/fwd</u>
		£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	30,612	83,336	(64,135)	(5,739)	44,074
<b>Designated Funds</b>					
Property Reserve	24,602	0	0	3,000	27,602
Legacies	12,410	657	(3,692)	0	9,375
AV/PA Equipment	4,762	0	0	1,500	6,262
Christmas Offering/Postbox	231	505	(289)	0	447
Church Running Costs	175	2,267	(2,403)	0	39
Harvest Offering	(30)	30	0	0	0
Thankoffering	0	2,555	(2,765)	0	(210)
<b>Total</b>	<b>42,150</b>	<b>6,014</b>	<b>(9,149)</b>	<b>4,500</b>	<b>43,515</b>
<b>Restricted Funds</b>					
Young Peoples Group	4,364	2,686	(2,282)	0	4,768
Missionary Fund	5,167	10,895	(12,991)	1,239	4,310
Brigades	4,017	1,656	(1,763)	0	3,910
Other	4,155	2,024	(2,353)	0	3,826
Parents & Toddlers	2,447	663	(279)	0	2,831
Sunday Club	2,060	1,051	(801)	0	2,310
Property Fund	7,848	23,730	(31,400)	0	178
WBS	0	0	0	0	0
<b>Total</b>	<b>30,058</b>	<b>42,705</b>	<b>(51,869)</b>	<b>1,239</b>	<b>22,133</b>

**b) Donations & Grants by Recipient**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Last</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
	£	£	£	£	£
Mark & Emma Handley (OM)	0	0	7,800	7,800	7,700
Graham & Natasha Dancy (AIS)	0	0	5,100	5,100	5,030
Centre Samuel (JEM Mali)	0	2,765	900	3,665	0
Other	0	0	909	909	200
Open Doors	0	0	345	345	418
Woodside Bereavement Service	0	289	0	289	0
Paul & Jean Dancy	0	0	270	270	490
Practical Fellowship	0	0	50	50	0
David & Nanna Lukama (Glo)	0	0	0	0	2,341
BMS	0	0	0	0	472
<b>Total</b>	<b>0</b>	<b>3,054</b>	<b>15,374</b>	<b>18,428</b>	<b>16,651</b>

**11. Independent Examiner's Report**

**Independent Examiner's Report to the Trustees of Woodside Baptist Church**

I report on the accounts of the Church for the year ended 31 December 2022 which are set out on pages 13 to 15.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**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 church 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.

Mr P Bradbury  
15 Oak Avenue  
Croydon  
CR0 8EN



Date 23rd October 2023

**WOODSIDE BAPTIST CHURCH**

England & Wales - Charity number 1130792

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# Accounts

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**Woodside Baptist Church**  
**Spring Lane, London, SE25**  
**Annual Report and Accounts**  
**2021**

(Charity Reg. No. 1130792)

## Table of Contents

1. Statutory Information
2. Structure, Governance & Management
3. Objectives & Activities
4. Achievements & Performance
5. Financial Review
6. Plans for Future Periods
7. Statement of Trustees' Responsibilities
8. Receipts and Payments Accounts
9. Statement of Assets and Liabilities
10. Notes to Accounts
11. Independent Examiners Report

**1. Statutory Information**

**Charity Name**

Woodside Baptist Church

**Registered Address**

Spring Lane, London, SE25 4SP

**Charity registration number**

1130792

**Trustees (during 2021)**

Reverend Steve Calder (Senior Minister)  
Robert Newson (Treasurer)  
Neil Scarse (Secretary)  
Ruth Newson (Mission Support)  
Moses Kajubi (Property Deacon)  
Joanne Scarse (Youth and Children’s Deacon)  
Thelma Newton (Pastoral Deacon)

**Trustees at report approval**

Reverend Steve Calder (Senior Minister)  
Robert Newson (Treasurer)  
Neil Scarse (Secretary)  
Ruth Newson (Safeguarding Deacon)  
Moses Kajubi (Property Deacon)  
Thelma Newton (Pastoral Deacon)  
Karina Henry (Communications Deacon)

**Property Trustees**

London Baptist Property Board  
235 Shaftesbury Avenue, WC2H 8EP

**Bankers**

National Westminster Bank plc, 209 Lower Addiscombe Road, Croydon, CR0 6RB  
Virgin Money plc, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

**Independent Examiner**

Mr Roger Chester

## **2. Structure, Governance & Management**

### **a) Charitable Object**

The principal purpose of the church is the advancement of the Christian Faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### **Governing Document**

The church is governed by an Approved Governing Document which is a public document and the legal basis on which we function as a registered charity.

### **Vision Statement**

God has called us to be a worshipping and praying community, committed to taking Christ into all the world, and seeking to encourage a response of committed discipleship.

### **Church Covenant**

Depending day by day on the loving kindness of our Lord Jesus, we commit ourselves to building a community of love, accepting one another as He has accepted us, and putting the needs of others before our own. We will seek to express the unity of the Holy Spirit through being at peace with each other; to encourage one another in following Jesus; and to comfort and help one another in times of difficulty.

We will support and pray for the Pastor, leaders and officers of the Church. As we are able, and in co-operation with the church leaders, we will contribute to the life of the church in prayer; through regular participation in worship together; in offering ourselves in service; and in financial support for all aspects of the church's ministry.

Under the leading of the Holy Spirit, we will seek in word and deed to share the gospel with our families and others, through our own personal witness; by sharing in the outreach activities of the church; by the instruction of our children and young people; and in our support for mission here and overseas.

### **Doctrinal Statement**

The following statements of belief express those doctrines which we believe to be supremely important.

1. The Divine Inspiration Authority and Sufficiency of the Holy Scriptures as not only containing but being in themselves the Word of God and the need of the teaching of the Holy Spirit in order to gain a true and spiritual understanding of it.
2. The unity of the Godhead and the Divine Co-equality of the Father the Son and the Holy Spirit.

3. The utter depravity of human nature in consequence of the fall.
4. The true and proper Godhead of our Lord Jesus Christ. His real and perfect manhood. His work of atonement for sinners of mankind. His resurrection and ascension and His present priestly intercession for His people at the Right hand of the Father.
5. The justification of the sinner solely by faith through the atoning merits of our Lord and Saviour Jesus Christ.
6. The necessity of the Work of the Holy Spirit in Regeneration Conversion and Sanctification also in ministry and worship.
7. The immortality of the soul, the Resurrection of the body, the Judgement of the world by our Lord Jesus Christ with the eternal blessedness of the righteous and the eternal punishment of the wicked.
8. The Divine institution of the Christian Ministry and the obligation and perpetuity of the ordinances of Believers' Baptism (by immersion) and the Lord's Supper.

**b) Organisational Structure**

**Charity Trustees**

In accordance with the Constitution the Members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

**Church Membership**

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. At the end of 2021 there were 82 members on the members list.

**Relationships with other Organisations**

The church is a member of the Baptist Union of Great Britain, the London Baptist Association, the Evangelical Alliance and Christians Together in South Norwood.

**c) Safeguarding**

**Policies**

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability. Any concerns raised are reported and investigated. The church practices safe recruitment by ensuring that all employees and volunteers are provided with appropriate training, support and supervision. DBS checks for all volunteers are reviewed regularly and kept up to date.

The Trustees produce and the Members approve a set of policies which are used in the day-to-day governance of the church. Policies provide guidance on matters such as Child Protection, Health & Safety, Fire Safety, Disability, and Equal Opportunities.

### **Risk Assessments**

Risk Assessments have been produced, and are regularly reviewed, for matters of Finance, Health & Safety, and Youth & Children's work. Risk Assessments are also produced, where appropriate, for one-off events or activities.

### **d) Decision Making**

#### **Trustees**

The trustees met eleven times during 2021, mostly remotely using Zoom.

#### **Church Business Meetings / Special Church Business Meetings**

The church meeting is an integral part of the way the church functions. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During 2021 the church was only able to meet together for one church business meeting (AGM).

## **3. Objectives & Activities**

### **Objectives**

The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education, community service and other charitable purposes in the United Kingdom and/or other parts of the world.

### **Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The main activities are normally:

- Sunday worship – at 11am
- Sunday Club – a place for children to learn more about Jesus Christ and the Christian faith through fun activities.
- Communion of the Lord's Supper – once per month, during the morning service,
- Home Groups – for the growth of faith and discipleship in the homes of some members and in the church lounge.

- Boys' & Girls' Brigades – meet on Monday evenings to provide children from the local community with a place to enjoy fun activities and to experience the love of Jesus Christ and learn more about Him.
- Parents' & Toddlers' Group – meets on Friday morning, providing a safe and fun environment for children and a place of relaxation and companionship for the parents.
- Monday Fellowship – meets once a month to provide the over 55s with a time of companionship, often accompanied by a guest speaker.
- N:GAGE Youth Club & Rooted: the youth club is open to all young people aged 12 to 17 who are resident in the homes around the church, and beyond. Rooted meets on Sunday mornings and is a place where young people can learn more about Jesus Christ, and the Christian faith and lifestyle.
- Drop-in café on Tuesdays – open to the local community for coffee, cake, and a chat.

### **Public Benefit Statement**

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church and local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the local area.
- Missionary and outreach work.
- Sunday Club, Boys' & Girls' Brigades & Youth Work.
- Use of buildings by community groups

To facilitate this work it is important that we maintain the fabric of the church buildings.

## **4. Achievements & Performance**

During 2021 our activities continued to be disrupted by the effects of the Corona virus (COVID-19) pandemic. Although we were able to restart some activities during the year, various outreach and community activities had to be suspended for much of the year.

### **Public Worship & Teaching**

For the first three months we continued with using church's private Facebook account and Zoom without a congregation physically present. In April we were able to start meeting together in a socially distanced way starting with a celebratory Easter Sunday service. We continued with socially distanced services for the rest of the year.

Our teaching continued with monthly 3 or 4 week series on topics including "Responses to Jesus", "Through Mary's eyes" directly from the Bible and a look at the Biblical application to current

issues in a series called “Headline issues”. Transcripts were continued to be made available on our website.

Looking ahead to 2022 we aim to continue to offer a varied programme of teaching from both the Old and New Testaments, with an emphasis on applying the Bible to people's lived experience.

### **Local Mission & Community Outreach**

Due to the ongoing Covid-19 pandemic, much of our community and outreach programme had to close during the early part of 2021. The Brigades had been running online until last Christmas and were able to start meeting face to face from Easter. In the autumn we were able to restart our Community Café (a revised Drop-in on Tuesdays) and the n:Gage Youth group (Fridays), as well as fixtures resuming for our football team.

As the time of restricted freedom started to draw to a close, we sought God's guidance as to how we could most effectively support our community to recover and thrive in the years to come.

Donations of non-perishable food for our Harvest Service were again donated to the West Croydon refugee Centre. We gave the monetary offering at our Harvest Service to the Baptist Missionary Society as we consider our overseas missionary strategy.

To bring the church more into the Community we have looked to the use of our buildings by local groups outside of the church.

### **Support of missionaries**

We have continued financial and prayer support to two missionary families now working in the UK.

### **Youth ministry**

With the Covid-19 lockdown we were unable to replace our Youth Worker. The youth activities were also forced to stop and the youth were disappointed not to go to the “Dreaming The Impossible” event over the summer (which the organisers had to cancel).

As circumstances allow we will restart our Brigades and continue to run our Youth Group in partnership with “Play Place”. We intend to recruit a replacement youth worker when finances allow it.

### **Pastoral Care**

Despite the disruption caused by Covid-19, in early 2021 a suitably gifted church member took up the role of Pastoral Deacon. They have been able to work with our pastor to ensure that those connected to our fellowship are effectively supported and encouraged in their Christian lives. Part of this work has been developing a Pastoral Team to keep in regular contact with those who are unwell, housebound or in any other way needing extra support from the church.

Included in our range of care we normally:-

- visited those who are in hospital or were unwell,
- made regular visits to those who were unable to get to the church, often because of infirmity or old age,
- provide lifts to meetings for several elderly folk,

- take folk to their clinics or to hospital when possible,
- arrange help with “simple jobs” in the house and garden for those unable to tackle such things themselves,
- give basic support and encouragement for the bereaved. (Note that the church has close links with the Woodside Bereavement Service who are able to provide ‘in-depth’ counselling),
- care for those with learning difficulties during morning services,
- provide signing for the hearing impaired during morning services,
- send a birthday card to each person who often attended our church (approx 250 cards),
- ensure that any urgent needs of folk were brought to the attention of the whole church for prayer.

This support relies on many volunteers who give their time generously and the church acknowledges their selfless commitment.

### **Property maintenance**

The Church is blessed with an extensive and useful set of buildings, on trust from the London Baptist Property Board. The main church building sits alongside two halls, several classrooms and a car park. In addition, the church has residential accommodation in the form of “The Manse”, “The Cottage” and “The Caretaker’s Flat” (formally used by the church caretaker).

In recent years the number of volunteers has decreased and the church has become increasingly reliant on external tradesman to perform repairs/installations, particularly those which involve electricity, gas or water.

Routine and statutory inspection of heaters, electrical appliances, fire extinguishers and similar equipment has been carried out and the necessary approvals/certificates obtained and filed.

## **5. Financial review**

### **Financial Summary**

The financial aspects of the church are the responsibility of the Trustees but they are managed on a day-to-day basis by the Treasurer, the Finance Committee (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Gift Aid Secretary, the Offering Counting Team, and the Treasurers for the auxiliary departments (Parents & Toddlers, Boys' Brigade, Girls' Brigade, Young People's Group, Sunday Club).

The financial results for the year are set out in the accompanying financial statements, prepared on the Receipts & Payments basis. The main funds maintained are the General Fund, Mission Support Fund, Property Fund, and the departmental funds (Parents & Toddlers, etc).

The vast majority of the church's income is from donations given by the members and congregation. Other income is derived mainly from the rent for the Caretaker's Flat and Cottage, donations for use of our buildings, and tax recovered on gift-aided donations.

The main areas of expenditure are employment costs (Pastor & Cleaner), property utilities, maintenance costs, charitable donations & grants, and mission (evangelism/outreach/ministry/training).

At the end of 2021 the General Fund had a balance of £30,612; the balance at the start of 2021 was £28,087. With the Covid-19 restrictions still in place, at the start of 2021 the church set a minimal budget (to cover basic running costs) for the General Fund of £62,393, and the actual spend was £58,274. The weekly giving required to support the budget was £987 (after tax recoveries and other adjustments) and the actual weekly income received was £1,120.

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion, along with the restrictions imposed regarding the Covid-19 pandemic. A basic budget was set but a review would have taken place if pandemic restrictions were lifted so as to allow our normal activities to fully restart.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The largest grants were towards the support of the church's own missionaries who are supported through Operation Mobilisation and Ambassadors In Sport. In addition, donations were made to Baptist Missionary Society and Open Doors. In light of our missionary with Glo Zambia stepping down, all of their outstanding accumulated funds were transferred to them.

2021 continued to be a different year with the Covid-19 restrictions. We were able to have services in our building, but with social distancing this reduced our attendance capacity and continued to impact our offering income, but the church members who had set up standing orders continued with them. The flat rental income provided the main income to the Property Fund, but having a tenant move into the Cottage from April has boosted this.

With the Covid-19 restrictions activities were still hindered, but as the year progressed the restrictions were gradually lifted and we were able to meet together more easily. The main expenditure during 2021 was salaries (though we were able to make use of the flexible-furlough scheme for our cleaner), and property utilities.

### **Reserves Policy**

The Trustees have established a Reserves Policy which ensures a minimum balance of £11,370 in the General Fund. They are satisfied that the reserves are sufficient at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year. A budget for 2022 was set consisting of essential spending and some activities to ensure a reserve of £24,000 at the end of the year; it has been difficult to decide which activities could restart and the budget will be reviewed as the restrictions change. There are some designated funds which can be returned to the General Fund if necessary.

In addition a Property Reserve, £24,602 at the Balance Sheet date, has been previously created from surplus funds (of the General Fund) in anticipation of unexpected and significant property repairs and maintenance in the future.

**Volunteers**

The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

**Funds held on behalf of other Organisations**

None.

**Pension Scheme Liability**

The Church is an employer participating in the Baptist Pension Scheme (BPS) which is administered by the Baptist Pension Trust Ltd (the Pension Trustee; it is a separate legal entity and its assets are kept separate from all participating employers.

For service prior to 1 January 2012 benefits are provided through a Defined Benefit (DB) plan within the BPS. A formal value of the DB plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method: the market value of the assets at the valuation was £298 million, but the valuation of the DB plan revealed a deficit of £18 million when comparing assets and liabilities (equivalent to a past service funding level of 94%). All participating employers are collectively responsible for funding the deficit. The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

The deficiency contributions are broadly based on 12% of Pensionable Income in March 2015. Between 1 July and 31 December 2020 the Trustee and the Council agreed a 50% reduction on all deficiency contributions payable. In addition the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

The church has three members in the BPS DB plan one of which is receiving a pension. The church is making a monthly contribution of £303 which will increase in line with increases in Minimum Pensionable Income. The pension deficit liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the Current Schedule of Contributions, amounting to £16,874 as at 31 December 2021. To buyout the Pension Scheme liabilities at 31 December 2021 the cost was approximately £45,300.

**6. Plans for Future Periods**

Looking ahead to 2022 we are planning to continue to provide a limited online service (via the church's private Facebook group and Zoom) for those unable to get to the building. In our services we will continue with our varied diet of teaching from both the Old and New Testaments in monthly series with an emphasis on applying the Bible to people's lived experience.

We intend to meet together on Sundays and as groups, as Government guidelines allow, whether in the Car Park or inside the building, following any social distancing, sanitisation and use of Personal Protective Equipment rules.

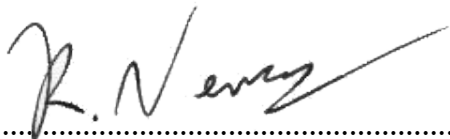
**7. Statement of Trustees' Responsibilities**

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).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.



..... Treasurer

Signed: Mr Robert Newson (Treasurer)



..... Senior Minister

Signed: Revd Steve Calder (Senior Minister)

Signed on Behalf of the Trustees

**8. Receipts and Payments Account**

**RECEIPTS AND PAYMENT ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary Income:	Offerings	21,346	553	240	-	22,139	12,865
	Donations	6,793	-	140	-	6,933	16,745
	Gift Aided Donations	27,801	120	11,368	-	39,289	41,094
	Tax Recovered	5,816	8	2,621	-	8,445	12,329
Charitable Activities:	Fees & Contributions	-	1,836	571	-	2,407	1,813
	Other Income	-	-	679	-	679	49
Investment Income:	Rent Received	-	-	22,510	-	22,510	15,360
	Interest Received	66	-	-	-	66	244
<b>Sub total</b>		<b>61,822</b>	<b>2,517</b>	<b>38,129</b>	<b>-</b>	<b>102,468</b>	<b>100,499</b>
Asset and investment sales, etc		-	-	-	-	-	
<b>TOTAL RECEIPTS</b>		<b>61,822</b>	<b>2,517</b>	<b>38,129</b>	<b>-</b>	<b>102,468</b>	<b>100,499</b>
<b>PAYMENTS</b>							
Ministry:	Pastor Costs *	35,498	-	-	-	35,498	34,407
	(* including Er NI, Pension, Expenses)						
Mission:	Evangelism & Youth	240	-	1,711	-	1,951	452
	Donations and Grants	-	472	16,435	-	16,907	22,753
	Speakers	780	-	-	-	780	220
	Training	580	-	-	-	580	1,080
Establishment:	Lighting & Heating	2,560	1,323	-	-	3,883	3,589
	Council Tax & Water	3,479	400	-	-	3,879	5,554
	Insurance	3,765	-	-	-	3,765	3,645
	Refurbishment & Maintenance	-	-	20,858	-	20,858	14,714
	Equipment	9	-	245	-	254	95
	Publicity	35	-	-	-	35	31
	Cleaning & Caretaking	4,987	-	-	-	4,987	5,252
	Telephone & Internet	950	-	-	-	950	876
	Postage, Printing & Stationery	221	-	-	-	221	44
	Other Expenses	5,168	-	-	-	5,168	3,791
<b>Sub total</b>		<b>58,272</b>	<b>2,195</b>	<b>39,249</b>	<b>-</b>	<b>99,716</b>	<b>96,503</b>
Asset and investment purchases, etc		-	-	-	-	-	
<b>TOTAL PAYMENTS</b>		<b>58,272</b>	<b>2,195</b>	<b>39,249</b>	<b>-</b>	<b>99,716</b>	<b>96,503</b>
<b>NET OF RECEIPTS/(PAYMENTS)</b>		<b>3,550</b>	<b>322</b>	<b>(1,120)</b>	<b>-</b>	<b>2,752</b>	<b>3,997</b>

**9. Statement of Assets and Liabilities**

**STATEMENT OF ASSETS AND LIABILITIES  
AS AT 31ST DECEMBER 2021**

	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Cash Funds</b>				
Current Accounts	30,541	9,405	12,635	-
Deposit Accounts	-	32,745	17,170	-
Cash	72	-	177	-
Overpayment at HMRC	-	-	-	-
<b>Total cash funds</b>	<b>30,613</b>	<b>42,150</b>	<b>29,982</b>	<b>-</b>

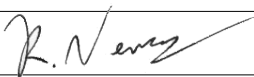
	<u>Unrestricted Funds</u> £	<u>Designated Funds</u> £	<u>Restricted Funds</u> £	<u>Endowment Funds</u> £
<b>Other monetary assets</b>				
Tax reclaims due	2,828	88	694	

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Investment assets</b>	None		

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Assets retained for the charity's own use</b>	Main church buildings	-	3,103,338

	<u>Fund to which liability belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Liabilities</b>	Pension Deficit	-	16,874

Signed by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
	Robert Newson	18/06/2022

**10. Notes to the Accounts**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**a) Summary of Movements by Fund**

	<u>B/fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>C/fwd</u>
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	28,087	61,822	(58,274)	(1,023)	30,612
<b>Designated Funds</b>					
Property Reserve	24,602	0	0	0	24,602
Thankoffering	0	0	0	0	0
Christmas Offering/Postbox	0	231	0	0	231
AV/PA Equipment	4,762	0	0	0	4,762
Legacies	0	0	0	(1,000)	12,410
Church Running Costs	55	1,844	(1,723)	0	175
<b>Total</b>	<b>29,419</b>	<b>2,075</b>	<b>(1,723)</b>	<b>(1,000)</b>	<b>42,180</b>
<b>Restricted Funds</b>					
Property Fund	6,196	22,510	(20,858)	0	7,848
Missionary Fund	7,825	10,889	(15,071)	1,523	5,167
Sunday Club	1,631	936	(507)	0	2,060
Parents & Toddlers	2,571	200	(324)	0	2,447
Young Peoples Group	3,112	1,068	(316)	500	4,364
Brigades	4,095	1,033	(1,111)	0	4,017
WBS	0	0	0	0	0
Other	3,725	1,583	(1,153)	0	4,156
<b>Total</b>	<b>29,155</b>	<b>38,219</b>	<b>(39,340)</b>	<b>2,023</b>	<b>30,059</b>

**b) Donations & Grants by Recipient**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Last</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
	£	£	£	£	£
Mark & Emma Handley (OM)	0	0	7,700	7,700	7,700
Graham & Natasha Dancy (AIS)	0	0	5,030	5,030	5,000
David & Nanna Lukama (Glo)	0	0	2,341	2,341	1,000
Paul & Jean Dancy	0	0	490	490	300
BMS	0	472	0	472	0
Open Doors	0	0	418	418	973
Other	0	0	200	200	300
Alajoki (OM)	0	0	0	0	1,040
Woodside Bereavement Service	0	0	0	0	625
Practical Fellowship	0	0	0	0	569
West Croydon Refugee Centre	0	0	0	0	405
Croydon Churches Floating Shelter	0	0	0	0	374
Bahamas Relief	0	0	0	0	250
<b>Total</b>	<b>0</b>	<b>472</b>	<b>16,179</b>	<b>16,651</b>	<b>18,536</b>

**11. Independent Examiner's Report**

**Independent Examiner's Report to the Trustees of Woodside Baptist Church**

I report on the accounts of the Church for the year ended 31 December 2021 which are set out on pages 13 to 15.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:


(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

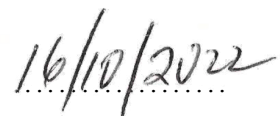
have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr R Chester  
44 Hunstanton Ave  
Birmingham  
B17 8TA

  
.....

Date

  
.....

**WOODSIDE BAPTIST CHURCH**

England & Wales - Charity number 1130792

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# Accounts

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**Woodside Baptist Church**  
**Spring Lane, London, SE25**  
**Annual Report and Accounts**  
**2020**

(Charity Reg. No. 1130792)

## Table of Contents

1. Statutory Information
2. Structure, Governance & Management
3. Objectives & Activities
4. Achievements & Performance
5. Financial Review
6. Plans for Future Periods
7. Statement of Trustees' Responsibilities
8. Receipts and Payments Accounts
9. Statement of Assets and Liabilities
10. Notes to Accounts
11. Independent Examiners Report

## 1. Statutory Information

### Charity Name

Woodside Baptist Church

### Registered Address

Spring Lane, London, SE25 4SP

### Charity registration number

1130792

### Trustees (during 2020)

Reverend Steve Calder (Senior Minister)  
Robert Newson (Treasurer)  
Angela Chatterjee (Secretary)  
Ruth Newson (Mission Support)  
Joanne Scarse (Youth and Children's Deacon)  
Donovan Harvey (Property Deacon)

### Trustees at report approval

Reverend Steve Calder (Senior Minister)  
Robert Newson (Treasurer)  
Neil Scarse (Secretary)  
Ruth Newson (Mission Support)  
Joanne Scarse (Youth and Children's Deacon)  
Moses Kajubi (Property Deacon)

### Property Trustees

London Baptist Property Board  
235 Shaftesbury Avenue, WC2H 8EP

### Bankers

National Westminster Bank plc, 209 Lower Addiscombe Road, Croydon, CR0 6RB  
Virgin Money plc, Jubilee House, Gosforth, Newcastle-upon-Tyne, NE3 4PL

### Independent Examiner

Mr Kevin Fisher

## 2. Structure, Governance & Management

### a) **Charitable Object**

The principal purpose of the church is the advancement of the Christian Faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### **Governing Document**

The church is governed by an Approved Governing Document which is a public document and the legal basis on which we function as a registered charity.

### **Vision Statement**

God has called us to be a worshipping and praying community, committed to taking Christ into all the world, and seeking to encourage a response of committed discipleship.

### **Church Covenant**

Depending day by day on the loving kindness of our Lord Jesus, we commit ourselves to building a community of love, accepting one another as He has accepted us, and putting the needs of others before our own. We will seek to express the unity of the Holy Spirit through being at peace with each other; to encourage one another in following Jesus; and to comfort and help one another in times of difficulty.

We will support and pray for the Pastor, leaders and officers of the Church. As we are able, and in co-operation with the church leaders, we will contribute to the life of the church in prayer; through regular participation in worship together; in offering ourselves in service; and in financial support for all aspects of the church's ministry.

Under the leading of the Holy Spirit, we will seek in word and deed to share the gospel with our families and others, through our own personal witness; by sharing in the outreach activities of the church; by the instruction of our children and young people; and in our support for mission here and overseas.

### **Doctrinal Statement**

The following statements of belief express those doctrines which we believe to be supremely important.

1. The Divine Inspiration Authority and Sufficiency of the Holy Scriptures as not only containing but being in themselves the Word of God and the need of the teaching of the Holy Spirit in order to gain a true and spiritual understanding of it.
2. The unity of the Godhead and the Divine Co-equality of the Father the Son and the Holy Spirit.

3. The utter depravity of human nature in consequence of the fall.
4. The true and proper Godhead of our Lord Jesus Christ. His real and perfect manhood. His work of atonement for sinners of mankind. His resurrection and ascension and His present priestly intercession for His people at the Right hand of the Father.
5. The justification of the sinner solely by faith through the atoning merits of our Lord and Saviour Jesus Christ.
6. The necessity of the Work of the Holy Spirit in Regeneration Conversion and Sanctification also in ministry and worship.
7. The immortality of the soul, the Resurrection of the body, the Judgement of the world by our Lord Jesus Christ with the eternal blessedness of the righteous and the eternal punishment of the wicked.
8. The Divine institution of the Christian Ministry and the obligation and perpetuity of the ordinances of Believers' Baptism (by immersion) and the Lord's Supper.

## **b) Organisational Structure**

### **Charity Trustees**

In accordance with the Constitution the Members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

### **Church Membership**

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ. At the end of 2020 there were 85 members on the members list.

### **Relationships with other Organisations**

The church is a member of the Baptist Union of Great Britain, the London Baptist Association, the Evangelical Alliance and Christians Together in South Norwood.

## **c) Safeguarding**

### **Policies**

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability. Any concerns raised are reported and investigated. The church practices safe recruitment by ensuring that all employees and volunteers are provided with appropriate training, support and supervision. DBS checks for all volunteers are reviewed regularly and kept up to date.

The Trustees produce and the Members approve a set of policies which are used in the day-to-day governance of the church. Policies provide guidance on matters such as Child Protection, Health & Safety, Fire Safety, Disability, and Equal Opportunities.

### **Risk Assessments**

Risk Assessments have been produced, and are regularly reviewed, for matters of Finance, Health & Safety, and Youth & Children's work. Risk Assessments are also produced, where appropriate, for one-off events or activities.

### **d) Decision Making**

#### **Trustees**

The trustees met eleven times during 2020.

#### **Church Business Meetings / Special Church Business Meetings**

The church meeting is an integral part of the way the church functions. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During 2020 the church was only able to meet together for one church business meeting. The normal voting in of Deacons for the year 2021 was suspended due to no AGM being possible and those in post continued with their roles.

## **3. Objectives & Activities**

### **Objectives**

The main purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education, community service and other charitable purposes in the United Kingdom and/or other parts of the world.

### **Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The main activities are normally:

- Sunday worship – at 11am
- Sunday Club – a place for children to learn more about Jesus Christ and the Christian faith through fun activities.
- Communion of the Lord's Supper – once per month, during the morning service,

- Home Groups – for the growth of faith and discipleship in the homes of some members and in the church lounge.
- Boys' & Girls' Brigades – meets on Monday evenings to provide children from the local community with a place to enjoy fun activities and to experience the love of Jesus Christ and learn more about Him.
- Parents' & Toddlers' Group – meets on Friday morning, providing a safe and fun environment for children and a place of relaxation and companionship for the parents.
- Monday Fellowship – meets once a month to provide the over 55s with a time of companionship, often accompanied by a guest speaker.
- N:GAGE Youth Club & Rooted: the youth club is open to all young people aged 12 to 17 who are resident in the homes around the church, and beyond. Rooted meets on Sunday mornings and is a place where young people can learn more about Jesus Christ, and the Christian faith and lifestyle.
- Drop-in café on Tuesdays – open to the local community for coffee, cake, and a chat.

### **Public Benefit Statement**

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our church and local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the local area.
- Missionary and outreach work.
- Sunday Club, Boys' & Girls' Brigades & Youth Work.
- Use of buildings by community groups

To facilitate this work it is important that we maintain the fabric of the church buildings.

## **4. Achievements & Performance**

During 2020 our activities were severely disrupted by the effects of the Corona virus (COVID-19) from late March onwards with the lockdowns that the UK Government put in place.

### **Public Worship & Teaching**

Until the first lockdown in March shortly before Easter we continued with our regular Sunday worship services, and our five midweek home groups continued with their organised programmes. In our Sunday morning worship services we started monthly 3 or 4 sermon series on different topics from the Old and New Testaments giving an overview of the Bible.

When the Covid-19 restrictions came we were in the middle of one of these series and were unable to meet together. We were able to continue in a much reduced capacity by using the church's private Facebook account and latterly by Zoom with the leader and preacher operating from home, continuing monthly series.

When the lockdown restrictions were eased in the summer we were able to meet together socially distanced outside using our car park, but with the tightening of lockdown restrictions in the autumn the services were again restricted.

With the difficulty of meeting together we were unable to provide much signing for the deaf during the year, but we offered transcripts of the preaching on our website.

Looking ahead to 2021 we will be continuing with monthly series to get an overview of the Bible.

### **Local Mission & Community Outreach**

With the Covid-19 lockdown all activities were forced to stop until such time as the restrictions were lifted. Then we intend to restart our Drop-in (Tuesdays), Parents & Toddlers Group (Fridays) and n:Gage Youth group (Fridays), along with our football team continuing.

We joined with the local Anglican church, St Luke's, in providing help to people during the lockdown period, providing services (such as collecting shopping) for local people unable to get out during the lockdown.

We continue to see God's direction for our mission strategy.

### **Support of missionaries**

We have continued financial and prayer support to two missionary families now working in the UK.

### **Youth ministry**

With the Covid-19 lockdown we were unable to replace our Youth Worker. The youth activities were also forced to stop and the youth were disappointed not to go to the "Dreaming The Impossible" event over the summer (which the organisers had to cancel).

As circumstances allow we will restart our Brigades and continue to run our Youth Group in partnership with "Play Place". We intend to recruit a replacement youth worker when finances allow it.

### **Pastoral Care**

Our Pastoral Deacon stepped down and with the Covid-19 there has been a delay in finding a replacement. During the Covid-19 pandemic the church worked with various statutory and voluntary agencies to support local people who were in need during the period of lockdown.

Included in our range of care we normally:-

- visited those who are in hospital or were unwell,
- made regular visits to those who were unable to get to the church, usually because of old age,

- took folk to their clinics or to hospital,
- provided lifts to meetings for several elderly folk,
- helped old folk with shopping and ‘simple jobs’ in the house and garden,
- gave basic encouragement for the bereaved. (Note that the church has close links with the Woodside Bereavement Service who are able to provide ‘in-depth’ counselling),
- cared for those with learning difficulties during morning services,
- provided signing for the hearing impaired during morning services,
- sent a birthday card to each person who often attended our church (approx 250 cards),
- helped old folk with official forms,
- ensured that any urgent needs of folk were brought to the attention of the whole church for prayer.

The selfless commitment of all our volunteers was magnificent and was greatly appreciated.

### **Property maintenance**

The Church is blessed with an extensive and useful set of buildings, on trust from the London Baptist Property Board. The main church building sits alongside two halls, several classrooms and a car park. In addition, the church has residential accommodation in the form of “The Manse”, “The Cottage” and “The Caretaker’s Flat” (formally used by the church caretaker).

In recent years the number of volunteers has decreased and the church has become increasingly reliant on external tradesman to perform repairs/installations, particularly those which involve electricity, gas or water.

Routine and statutory inspection of heaters, electrical appliances, fire extinguishers and similar equipment has been carried out and the necessary approvals/certificates obtained and filed.

## **5. Financial review**

### **Financial Summary**

The financial aspects of the church are the responsibility of the Trustees but they are managed on a day-to-day basis by the Treasurer, the Finance Committee (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Gift Aid Secretary, the Offering Counting Team, and the Treasurers for the auxiliary departments (Parents & Toddlers, Boys Brigade, Girls Brigade, Young People’s Group, Sunday Club).

The financial results for the year are set out in the accompanying financial statements, prepared on the Receipts & Payments basis. The main funds maintained are the General Fund, Mission Support Fund, Property Fund, and the departmental funds (Parents & Toddlers, etc).

The vast majority of the church’s income is from donations given by the members and congregation. Other income is derived mainly from the rent for the Caretaker’s Flat and Cottage and also tax recovered on gift-aided donations.

The main areas of expenditure are employment costs (Pastor & Cleaner), property utilities, maintenance costs, charitable donations & grants, and mission (evangelism/outreach/ministry/training).

At the end of 2020 the General Fund had a balance of £28,087; the balance at the start of 2020 was £34,008. At the start of 2020 the church set a budget for the General Fund of £89,673, and the actual spend was £55,458. The weekly giving required to support the budget was £1,423 (after tax recoveries and other adjustments) and the actual weekly income received was £845.

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The largest grants were towards the support of the church's own missionaries who are supported through Operation Mobilisation and Ambassadors In Sport. In addition, significant donations were made to Open Doors, Woodside Bereavement Service, Croydon Churches Floating Shelter and West Croydon Refugee Centre.

2020 was a tough year with the Covid-19 lock down that started in March from which time the church was unable to meet. When the first lock down was lifted we were able to meet in a socially distanced way in our car park. Due to the lack of meetings there were very few collections made severely impacting our income and a number of church members set up standing orders;. The flat rental income provided the main income to the Property Fund.

With the lock down most activities had to stop and so only essential spending was made using an emergency budget. The main expenditure during 2020 was salaries (we were able to make use of the furlough scheme for our cleaner as our buildings not being used meant they were not needing cleaning) and property utilities. In paying our previous Youth Worker statutory maternity pay and reclaiming it we had an overpayment credit of £754 with HMRC which was further increased until the payments ceased in July; this was used to pay our subsequent liabilities until October.

### **Reserves Policy**

The Trustees have established a Reserves Policy which ensures a minimum balance of £11,370 in the General Fund. They are satisfied that the reserves are sufficient at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year. An emergency budget for 2021 of only essential spending has been set to ensure a reserve of £24,000 at the end of the year. There are some designated funds which can be returned to the General Fund if necessary.

In addition a Property Reserve, £24,602 at the Balance Sheet date, has been previously created from surplus funds (of the General Fund) in anticipation of unexpected and significant property repairs and maintenance in the future.

**Volunteers**

The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

**Funds held on behalf of other Organisations**

None.

**Pension Scheme Liability**

The Church is an employer participating in the Baptist Pension Scheme (BPS) which is administered by the Baptist Pension Trust Ltd (the Pension Trustee; it is a separate legal entity and its assets are kept separate from all participating employers.

For service prior to 1 January 2012 benefits are provided through a Defined Benefit (DB) plan within the BPS. A formal value of the DB plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method: the market value of the assets at the valuation was £298 million, but the valuation of the DB plan revealed a deficit of £18 million when comparing assets and liabilities (equivalent to a past service funding level of 94%). All participating employers are collectively responsible for funding the deficit. The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

The deficiency contributions are broadly based on 12% of Pensionable Income in March 2015. Between 1 July and 31 December 2020 the Trustee and the Council agreed a 50% reduction on all deficiency contributions payable. In addition the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

The church has three members in the BPS DB plan one of which is receiving a pension. The church is making a monthly contribution of £303 which will increase in line with increases in Minimum Pensionable Income. The pension deficit liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the Current Schedule of Contributions, amounting to £20,325 as at 31 December 2020. To buyout the Pension Scheme liabilities at 31 December 2020 the cost was approximately £66,900.

**6. Plans for Future Periods**

Looking ahead to 2021 we are planning to continue to provide a limited online service (via the church's private Facebook group and Zoom) to those unable to get to the building. In our services we will continue with our varied diet of teaching from both the Old and New Testaments in monthly series which will include topics such as "Speaking truth to power" (from the book of Daniel), "Easter questions" (during Lent) and a look of the Trinity ("Through Mary's Eyes").

We intend to meet together (on Sundays and as groups) as Government guidelines allow, whether in the Car Park or inside the building, following any social distancing, sanitisation and use of Personal Protective Equipment rules.

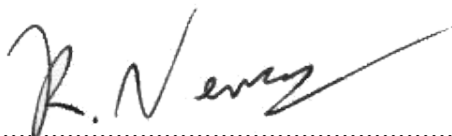
## 7. Statement of Trustees' Responsibilities

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).


The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.



..... Treasurer



..... Senior Minister

Signed: Mr Robert Newson (Treasurer)

Signed: Mr Steve Calder (Senior Minister)

Signed on Behalf of the Trustees

# Woodside Baptist Church – Annual Report and Accounts | 2020

## 8. Receipts and Payments Account

### RECEIPTS AND PAYMENT ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary Income:	Offerings	12,666	-	198	-	12,864	28,426
	Donations	3,135	13,410	200	-	16,745	5,493
	Gift Aid	26,199	50	14,845	-	41,094	56,478
	Tax Recovered	8,802	104	3,423	-	12,329	17,800
Charitable Activities:	Fees & Contributions	-	1,212	601	-	1,813	7,604
	Other Income	-	-	49	-	49	769
Investment Income:	Rent Received	-	-	15,360	-	15,360	18,990
	Interest Received	244	-	-	-	244	370
<b>Sub total</b>		<b>51,046</b>	<b>14,776</b>	<b>34,676</b>	<b>-</b>	<b>100,498</b>	<b>135,930</b>
Asset and investment sales, etc		-	-	-	-	-	-
<b>TOTAL RECEIPTS</b>		<b>51,046</b>	<b>14,776</b>	<b>34,676</b>	<b>-</b>	<b>100,498</b>	<b>135,930</b>
<b>PAYMENTS</b>							
Ministry:	Pastor Costs *	34,407	-	-	-	34,407	17,527
	(* including Er NI, Pension, Expenses)						
Mission:	Evangelism & Youth	134	-	318	-	452	21,837
	Donations and Grants	369	4,658	17,725	-	22,752	28,633
	Speakers	220	-	-	-	220	605
	Training	1,080	-	-	-	1,080	1,976
Establishment:	Lighting & Heating	2,303	1,285	-	-	3,588	4,201
	Council Tax & Water	3,211	260	2,083	-	5,554	4,538
	Insurance	3,645	-	-	-	3,645	3,570
	Refurbishment & Maintenance	-	-	14,714	-	14,714	29,033
	Equipment	94	-	-	-	94	1,639
	Publicity	31	-	-	-	31	138
	Cleaning & Caretaking	5,252	-	-	-	5,252	7,628
	Telephone & Internet	877	-	-	-	877	787
	Postage, Printing & Stationery	44	-	-	-	44	85
	Other Expenses	3,791	-	-	-	3,791	4,437
<b>Sub total</b>		<b>55,458</b>	<b>6,203</b>	<b>34,840</b>	<b>-</b>	<b>96,501</b>	<b>126,634</b>
Asset and investment purchases, etc		-	-	-	-	-	-
<b>TOTAL PAYMENTS</b>		<b>55,458</b>	<b>6,203</b>	<b>34,840</b>	<b>-</b>	<b>96,501</b>	<b>126,634</b>
<b>NET OF RECEIPTS/(PAYMENTS)</b>		<b>(4,412)</b>	<b>8,573</b>	<b>(164)</b>	<b>-</b>	<b>3,997</b>	<b>9,297</b>
Transfers between funds		(1,509)	(4,782)	6,291	-	-	-
Cash funds @ 31/12/2019		34,008	39,038	23,029	-	96,075	86,779
<b>Cash funds @ 31/12/2020</b>		<b>28,087</b>	<b>42,829</b>	<b>29,155</b>	<b>-</b>	<b>100,071</b>	<b>96,076</b>

9. Statement of Assets and Liabilities

**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT 31ST DECEMBER 2020**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Endowment</u> <u>Funds</u> £
<b>Cash Funds</b>				
Current Accounts	28,060	10,726	11,213	-
Deposit Accounts	-	32,103	17,746	-
Cash	27	-	196	-
Overpayment at HMRC	-	-	-	-
<b>Total cash funds</b>	<b>28,087</b>	<b>42,829</b>	<b>29,155</b>	<b>-</b>

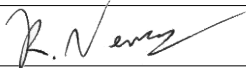
	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Endowment</u> <u>Funds</u> £
<b>Other monetary assets</b>				
Tax reclaims due	586	-	453	

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Investment assets</b>	None		

	<u>Fund to which asset belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Assets retained for the charity's own use</b>	Main church buildings	-	2,990,053

	<u>Fund to which liability belongs</u>	<u>Cost</u> £	<u>Current Value</u> £
<b>Liabilities</b>	Pension Deficit	-	20,325

Signed by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
	Robert Newson	28/10/2021

**10. Notes to the Accounts**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**a) Summary of Movements by Fund**

	<u>B/fwd</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>C/fwd</u>
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	34,008	51,046	(55,458)	(1,509)	28,087
<b>Designated Funds</b>					
Property Reserve	24,602	0	0	0	24,602
Thankoffering	3,910	0	(3,910)	0	0
Roland Blackwell Funeral Donations	1,044	0	0	(1,044)	0
Christmas Offering/Postbox	594	154	(748)	0	0
AV/PA Equipment	8,500	0	0	(3,738)	4,762
Legacies	0	13,410	0	0	13,410
Church Running Costs	388	1,212	(1,545)	0	55
<b>Total</b>	<b>39,038</b>	<b>14,776</b>	<b>(6,203)</b>	<b>(4,782)</b>	<b>42,829</b>
<b>Restricted Funds</b>					
Property Fund	2,852	15,360	(16,797)	4,782	6,196
Missionary Fund	6,946	13,070	(13,700)	1,509	7,825
Sunday Club	1,073	889	(331)	0	1,631
Parents & Toddlers	2,455	126	(10)	0	2,571
Young Peoples Group	2,356	935	(180)	0	3,112
Brigades	3,767	732	(404)	0	4,095
WBS	0	625	(625)	0	0
Other	3,579	2,939	(2,794)	0	3,725
<b>Total</b>	<b>23,028</b>	<b>34,676</b>	<b>(34,841)</b>	<b>6,291</b>	<b>29,155</b>

**b) Donations & Grants by Recipient**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Last</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>Year</u>
	£	£	£	£	£
Mark & Emma Handley (OM)	0	0	7,700	7,700	7,600
Graham & Natasha Dancy (AIS)	0	0	5,000	5,000	4,900
Alajoki (OM)	0	0	1,040	1,040	2,340
David & Nanna Lukama (Glo)	0	0	1,000	1,000	3,600
Open Doors	0	0	973	973	1,500
Woodside Bereavement Service	0	0	625	625	1,236
Practical Fellowship	369	0	200	569	37
West Croydon Refugee Centre	0	374	31	405	314
Croydon Churches Floating Shelter	0	374	0	374	314
Other	0	0	300	300	507
Paul & Jean Dancy	0	0	300	300	363
Bahamas Relief	0	0	250	250	0
P Perry (WBT)	0	0	0	0	488
Joy For Children	0	0	0	0	41
<b>Total</b>	<b>369</b>	<b>748</b>	<b>17,419</b>	<b>18,536</b>	<b>23,240</b>

**11. Independent Examiner's Report**

**Independent Examiner's Report to the Trustees of Woodside Baptist Church**

I report on the accounts of the Church for the year ended 31 December 2020 which are set out on pages 13 to 15.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr K.C. Fisher, FCA  
66 Woodside Road  
Woodside  
London SE25 5DY

*K.C. Fisher*  
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Date *29-10-2021*  
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