



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

(Charity Reg. No. 1130792)

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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-institute 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

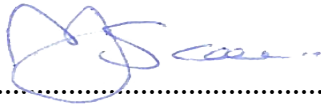
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 Trustees6th.October.2025.....

8. Receipts and Payments Account

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

		<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> £
RECEIPTS							
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
Sub total		82,324	6,730	71,756	-	160,810	151,941
Asset and investment sales, etc		-	-	-	-	-	-
TOTAL RECEIPTS		82,324	6,730	71,756	-	160,810	151,941
PAYMENTS							
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
Sub total		85,479	4,799	77,914	-	168,192	152,975
Asset and investment purchases, etc		-	-	-	-	-	-
TOTAL PAYMENTS		85,479	4,799	77,914	-	168,192	152,975
NET OF RECEIPTS/(PAYMENTS)		(3,155)	1,931	(6,158)	-	(7,382)	(1,034)
Transfers between funds		(3,841)	(3,090)	6,931	-	-	-
Cash funds @ 31/12/2023		38,740	43,496	26,452	-	108,688	109,722
Cash funds @ 31/12/2024		31,744	42,337	27,225	-	101,306	108,688

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>
	£	£	£	£
Cash Funds				
Current Accounts	27,279	9,405	13,523	-
Deposit Accounts	4,379	32,932	13,702	-
Cash	86	-	-	-
Total cash funds	31,744	42,337	27,225	-

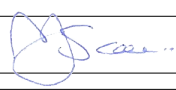
	<u>Unrestricted Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Endowment Funds</u>
	£	£	£	£
Other monetary assets				
Tax reclaims due	13,610	395	2,471	-

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

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

	<u>Fund to which liability belongs</u>	<u>Cost</u>	<u>Current Value</u>
		£	£
Liabilities	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>
		£	£	£	£
Unrestricted Funds					
General Fund	38,740	82,323	(85,479)	(3,840)	31,744
Designated Funds					
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)
Total	43,496	6,731	(4,799)	(3,091)	42,337
Restricted Funds					
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
Total	26,453	71,756	(77,915)	6,931	27,225

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
Total	1,204	1,591	17,903	20,698	17,270

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 ...

