

HODDESDON BAPTIST CHURCH
CHARITY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Kathryn Edmonds (Secretary) Keith Woollgar (Treasurer) Edward Delasalle Rosanne Farrell - resigned October 2025 Dave Gooderidge Janet Ince - retired on 20 th May 2025 Simon Pateman
Key Staff	Dave Gooderidge
Custodian trustee	Baptist Union Corporation, Baptist House, PO Box 44, 129 Broadway, Didcot, OX11 8RT
Governing Document	Constitution adopted 23rd June 2009, and amended on 29th June 2021
Charity Registration Number	1131809
Principal Address	Hoddesdon Baptist Church Burford Street Hoddesdon EN11 8HX
Independent Examiner	Jaimée Young Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Baptist Union Corporation Ltd, PO Box 44, 129 Broadway, Didcot, OX11 8RT Barclays Bank plc, 51 High Street, Hoddesdon, EN11 8TG NatWest 43 High Street, Hoddesdon, Hertfordshire, EN11 8HE CCLA Investment Management Ltd, One Angel Lane, London, EC4R 3AB

Contents	Page
Charity Information	1
Trustees' Annual Report	2-6
Independent Examiner's Report	7
Receipts and payments account	8
Statement of assets and liabilities	9

HODDESDON BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The trustees are pleased to present their report together with the receipts and payments account of Hoddesdon Baptist Church (HBC) for the year ended 31st March 2025.

Objects of the charity

The primary object of HBC is the advancement of the Christian faith according to the principles of the Baptist denomination. In addition, HBC may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world. The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing HBC's aims and objects and in planning future activities.

The Church universal is not a building, but a collection of ordinary people of different ages and backgrounds, whose lives have been changed, or who are seeking to be changed, by Jesus Christ, the Son of God. The churches described in the New Testament were communities of people, who in loving and serving Jesus Christ, were also committed to love and care for each other and to bring blessing to the people around them. The individuals who constitute HBC are committed to the living out of those New Testament principles. HBC is not alone in this; it is one of many churches in the area, country and all over the world that is seeking to demonstrate that same love and service found in the New Testament so that friends, neighbours, family and colleagues may come to know Jesus as Lord, Saviour and friend.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

HBC is a member of both the Baptist Union of Great Britain (BUGB) and of the Central Baptist Association (CBA).

HBC is a member of the Evangelical Alliance, and a member of Churches Together in Hoddesdon, Broxbourne and Wormley (CTHBW). It works closely with the other members of CTHBW on local initiatives.

HBC supports and encourages individuals and organisations engaged in helping people to become disciples of Jesus, both in the UK and overseas.

HBC assists All Nations Christian College by taking students on placement and providing appropriate experience and mentoring, when so requested by the College.

Young Life in Hoddesdon, which works with 11 to 18 year-old children, is supported in kind by HBC, in conjunction with the Mannamead Trust, by the free provision of the property adjoining the church's Burford Street premises, as a base for its work amongst the young people of the area.

HODDESDON BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2025

The fulfilment of HBC's primary object is only possible through the intentional activity of every individual making Jesus known in their daily lives. The financial resources of HBC, to a very large extent, are given by the individuals; their private assets and equipment are regularly used in the work of HBC. Much of this work is done privately, without recognition; the hours and value of that time cannot be quantified.

HBC demonstrates the love of Christ to the local community by organising groups, including a Toddler Group and a Walking Group, around particular interests and activities for the benefit of the wider community as well as individuals who are part of HBC.

HBC allows its halls to be used as a community resource by local community groups, such as Children's Integrated Playschemes and Carers in Hertford Support Hub, and small local businesses.

HBC organises community events from time to time to which neighbours of the church, and friends of church members can be invited. In particular HBC organised a quiz night, a film night and guest services, which involved many local contacts. HBC also hosted a fund-raising event for Young Life.

HBC works with local Churches to run a Grief Encounter courses, a Hear4U Listening service (with referrals from Social Prescribers), a local foodbank, joint outreach services and other events throughout the year. They also work with refugee and asylum seekers and provide Starter Packs when the previously homeless are provided with unfurnished accommodation. A hustings event was facilitated for the general election and an interfaith meeting was facilitated between local ministers, leaders of the Muslim Community and local councillors.

A programme of teaching for adults and children of all ages on Sundays and in groups that meet at other times during the week is implemented. This is usually by meeting in person, with video conference for those people unable to attend in person. HBC also runs training courses for deepening faith and witnessing to others.

HBC also provides support to churches working elsewhere both in the United Kingdom and overseas. This support has primarily been through individuals working full time in mission either in the UK or overseas. During the year HBC has supported members working overseas, one with a church in Zimbabwe and another working for a pan-African organisation. Via other UK charities HBC has supported partners working in Sri Lanka, France and in a global translation ministry.

Grant making policy

Grants to external organisations and individuals are considered no less than annually by the Trustees on the basis of need and fulfilment of the charitable objects. There are no upper or lower limits of support. One grant supports the Baptist Home Mission Fund while the other grants are principally made to support individual mission partners, usually overseas, with whom the church has a longstanding connection and from whom it receives regular updates and routine visits. A trustee visit was made to the person working with the pan-African organisation.

HODDESDON BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

Decisions relating to the charitable trust are made by the Deacons, who, as the Trustees of the charitable trust, are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by staff and volunteers in charge of different areas of the church, with the budgets set and monitored by the Trustees. The powers of appointment or removal of Deacons rests with the Church Members' Meeting. Deacons themselves are church members since this means that they are wholeheartedly involved in seeing the mission of the church worked out in practice.

Financial review

During the year receipts have satisfactorily covered the normal expenses of the church. Mission partner restricted income fell in the year but mission partner grants were increased leading to an overall increase in payments to mission partners supported by the church. Expenditure in the year was broadly in line with the budget.

The 2024 figures have been restated due to the bank account relating to the Toddler group being included in the charity finances. The original and restated figures for 2024 are:

Brought forward cash figure of £126,668, restated £128,130

Receipts £141,894, restated £142,328

Payments £124,712, restated £125,092

Carried forward cash figure £143,850, restated £145,366

Transactions with related parties

Reverend D A Gooderidge served as the minister of the church and was paid £30,068 (2024: £28,319) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, the charity incurred expenditure totalling £6,842 (2024: £6,387) in respect of the provision of accommodation (which is customary for ministers) to Reverend D A Gooderidge, who is a trustee, so that he could better perform his duties.

A person who is closely related to Rosanne Farrell, received grants totalling £1,200 (2024: £nil) for mission activities overseas.

The Baptist Pension Scheme

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

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.

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.

Restricted fund

The restricted fund relates to amounts given for the support of mission partners.

Reserves policy

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of HBC. HBC has previously and continues to set aside money into designated funds to build up contingency funds for major expenditure on church properties and possible future staffing costs. These designated funds could, however, be added to the general reserves should this be required. The free reserves are available to meet the costs of normal running of HBC and to ensure HBC can meet the commitments that have been entered into. The level of free reserves required at 31 March 2025 has been set at £155,000, to cover at least one year's expenses, compared to an actual amount of £152,056. Restricted reserves at 31 March 2025 stand at £6,250.

Trustees' responsibilities statement

The trustees are responsible for the preparation of receipts and payments accounts for each financial year and a statement of assets and liabilities at the end of each financial year. The trustees have responsibility for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with charity legislation. 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.

Investments

HBC has a significant investment holding which has generated income in the year as well as an appreciation in capital value. This reflects the decision of the Trustees to hold a mixture of ethical investments to generate both income and capital growth in the long term, to be available to cover any significant property expenditure. During the year the Trustees transferred the funds to CCLA managers of the COIF Charities Ethical Investment Fund as this is more closely aligned with HBC's ethical position.

Approval

This report was approved by the trustees and signed on their behalf by:



[K R Woollgar \(Dec 9, 2025 12:48:33 GMT\)](#)

Keith Woollgar

Date: Dec 9, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
HODDESDON BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Hoddesdon Baptist Church ('the charity') for the year ended 31 March 2025 on pages 8 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

J. Young

J. Young (Dec 11, 2025 12:17:16 GMT)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Dec 11, 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Hoddesdon Baptist Church

No (if any)
1131809

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2024

To

Period end date
31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Total for Giving With Tax Recovery	112,705	8,888	-	121,593	118,558
Total for Other Giving	6,539	340	-	6,879	6,216
Total for Hall Hire	13,909	-	-	13,909	12,214
Total for Interest & Investment	4,575	-	-	4,575	5,340
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	137,728	9,228	-	146,955	142,328
A2 Asset and investment sales, (see table).					
Hargreaves Lansdown	226,050	-	-	226,050	-
	-	-	-	-	-
Sub total	226,050	-	-	226,050	-
Total receipts	363,778	9,228	-	373,005	142,328
A3 Payments					
Total for Personnel	51,889	-	-	51,889	49,051
Total for Sunday Visitors & Study Aids	6,193	-	-	6,193	4,456
Total for Publicity & Young People	2,725	-	-	2,725	425
Total for Mission Partners	33,140	9,228	-	42,368	39,670
Total for Premises & Equipment	22,901	-	-	22,901	23,745
Total for Other	7,484	-	-	7,484	7,745
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	124,332	9,228	-	133,559	125,092
A4 Asset and investment purchases, (see table)					
COIF Charities Ethical	226,507	-	-	226,507	-
	-	-	-	-	-
Sub total	226,507	-	-	226,507	-
Total payments	350,838	9,228	-	360,066	125,092
Net of receipts/(payments)	12,940	-	-	12,940	17,236
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	139,116	6,250	-	145,366	128,130
Cash funds this year end	152,056	6,250	-	158,306	145,366

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays current account	1,693	6,250	-
	NatWest current account	25,889		
	COIF Charities Deposit Fund	5,655		
	BU Corporation 7 day deposit notice	116,374		
	BU Corporation 3 month notice deposit	2,445	-	-
		-	-	-
		Total cash funds	152,056	6,250
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	COIF Charities Ethical Investment Fund	Unrestricted	-	211,952
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Church	Endowment	-	1,237,974
	Manse	Unrestricted	-	65,700
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Independent Examiner's Fee	Unrestricted	-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		<i>K R Woollgar</i> <small>K R Woollgar (Dec 9, 2025 12:48:33 GMT)</small>	K R Woollgar	Dec 9, 2025