

Woodford Baptist Church
Trustees Report and Accounts
For the Year Ended 31 March 2025

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Year to 31st March 2025

Legal and administrative information

Trustees:

Jonathan Somerville (Senior Minister) (resigned 6th April 2025)

Jo Waterfield (Secretary)

Helen Clark (Treasurer)

Philip Wooley

Jenny Escobar

Christiaan Kriel

Kelly McNeil

Rozier Van Blerk

Dr Abraham Cherian appointed 23 March 2025

Bethan Davies Kay appointed 23 March 2025

Church address:

32 George Lane
South Woodford
London
E18 1LW

Independent Examiner:

Sylvia Lambden
Calculus Accountants & Tax Advisers Limited
5 Priory Road
Loughton
Essex
IG10 1AF

Bookkeeper/ Accountant:

Ruth Savage
Savage Nine Ltd

Bankers:

Barclays Bank Plc
Leicester
LE87 2BB

Property Custodian:

The London Baptist Property Board Ltd
Unit C2, 15 Dock Street
London E1 8JN

Solicitor:

Carter Lemon Camerons
10 Aldersgate Street
London
EC1A 4HJ

Website: www.woodfordbaptist.org

Year to 31st March 2025

Report of the Trustees For the year ended 31 March 2025

The Trustees submit their annual report and financial statements for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 in preparing this annual report and financial statements.

Woodford Baptist Church is a registered charity (No. 1141385), governed by a constitution. Current Trustees, who were unchanged during the year, are set out on page 3.

Trustees are elected from church members at church members' meetings, in accordance with the Church's constitution.

The Trustees are responsible for all church activities but work in co-operation with and delegate to a Leadership Team comprising Elders and Deacons, also elected at church members' meetings.

The Trustees keep under review the major operational, financial and other risks to which the Church is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the Church faces.

The principal purpose of Woodford Baptist Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church also engages in outreach to the wider community in South Woodford, and beyond.

OBJECTIVES AND ACTIVITIES

Aim and objectives

The Trustees are committed to enabling as many people as possible to worship at the Church, participate in its activities and for the Church to be involved in the local community in South Woodford.

When planning and carrying out our activities for the year, the Minister, Trustees and Leadership Team have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We seek to enable people to live out their faith through:

- Worship, prayer, Bible study and Christian discipleship
- Provision of pastoral care
- Missionary and outreach work

To facilitate our work, we maintained the fabric of the Woodford Baptist Church building and the manse (Arlington Road).

Staff

At the start of the year we had our Senior Pastor, a part-time Youth Pastor, a part-time Administrator and a part-time Caretaker. Our Senior Pastor was on sick leave for the year which impacted considerably on all areas of Church life.

Year to 31st March 2025

Report of the Trustee (continued)

Volunteers

The Church encourages the involvement of volunteers and we thank the members who so faithfully offer their service. The Church does not receive significant donations in kind or other intangible income.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Collective worship and teaching

Gathering together for worship and teaching on Sundays and in midweek groups continued to be at the heart of our life together as a fellowship.

We had teaching series that focused on 'what is love' based on 1 Corinthians 13, moving into maturity and life lessons from the old testament.

Alongside these themes, we celebrated the major Christian festivals, with a number of events advertised locally over Christmas, including the Nativity service, Carol Service, and Christmas Eve and Day services.

All of our activities were supported by our Hospitality, Technical, Welcome and Worship Teams. We have continued to invest in the development of our musicians and singers, in order to facilitate our collective worship.

We were blessed by four baptisms this year.

Youth work

A good number of young people attended the various groups for youth.

Our Friday evening youth club, MIX, had attendance between 20-25 each week, most of whom have no other link to the Church. We ran several successful trips out, for example to Nando's and team building; plus an outdoor activity day.

Encounter, which meets on Sunday mornings during the service, averaged 20-25 young people each week, with the group divided into Years 6-8 and Years 9-13.

Connect is a monthly bible study for our young people.

We have been extremely encouraged by the commitment of the young people and hope they will continue to learn about different ways to offer their worship to God in serving others. We started to hold Intergenerational Services, where all young people and children remain in for and were encouraged to participate in the services.

The Youth Leaders team continued to grow as new people joined the team, which has been a great blessing to the Church and the young people.

Women's Ministry

We continued to share fellowship through our Women's Ministry, including the REVIVE weekend away, two women's breakfasts and a ladies lunch all well attended with impactful testimonies.

Year to 31st March 2025

Report of the Trustees (continued)

Men's Ministry

The men's ministry continued hosting monthly men's breakfasts. This provided men in the Church with the opportunity to gather together, along with invited friends and guests, for fellowship (and food!).

Evangelism

We ran an Alpha Course and Christmas Wreath making both of which was well attended.

Pastoral care and outreach

Over Easter, the Church delivered flowers to all the residents at Homesdale home for older people.

We gave out Mothering Sunday gifts to all the ladies in church; and on Father's Day gifts were given to all the men in Church.

In the summer, we held a Family and Friends Fun Day at a local residential community which was very well attended.

Over the Christmas period, the Church delivered gifts to all immediate neighbours and Homesdale; cooked a Christmas meal for about 60 people for the friends, neighbours and family Christmas lunch. In December we held another Christmas Fair.

Life Groups continued to meet regularly, both in person and online, in the main expanding on the teaching in Sunday services.

The Pastoral Care Team continued to carry out various roles including phone calls, cooking meals, praying, sending text messages, dropping off and collecting people from hospital, sending cards, buying and giving gifts, hospital visits, helping with administrative tasks, sharing communion and doing home visits for those in the Church and its community.

Weekly Food Bank

We continued to host a weekly satellite foodbank every Friday afternoon in the Church hall. This is run by volunteers from within the Church and Redbridge Foodbank (supported by The Trussell Trust); with expert services such as debt advice provided by external agencies. There is a donation point in the Church building, and local businesses such as the Co-op and Gail's Bakery donate fresh goods on a regular basis.

Prime Time

Prime Time is an outreach to the over-50s; a time of tea, coffee, cake and company. We met every Monday morning and had approximately 12 regular attendees; three who organised and 5-9 who have been with us on any one week. Most of those who attend are single people who appreciate the relaxed atmosphere and the lively conversation. Real relationships have been built up over the years. We always take an opportunity to celebrate birthdays and other special events, and sometimes our card and gifts have been the only ones received. Although Prime Time might be their only link to the Church, our Pastoral Team also offer fellowship and practical support.

Year to 31st March 2025

Report of the Trustees (continued)

Prayer

Our Prayer Deacon has continued and grown our weekly prayer meeting and organised a weekend of prayer and fasting, in January 2025, which included evening worship and the church being open for prayer during the day.

Children

Our Children's Ministry has continued with Sunday morning ministry.

Young Adults

The Young Adults groups continued to meet regularly. This group attracted a mix of Christians and non-Christians between 18-30.

Long Table Lunch

We hosted a shared, catered for lunch the first Sunday of most months to which all are invited, at which we enjoy a time of fellowship with approximately 60 people attending each time.

Missions

We supported four missions across the world via the Baptist World Mission Fund.

Financial review

The Receipts and Payments Account (on page 8) shows receipts of £181,578 for the year (2024: £167,242). Expenditure totalled £159,566 for the year (2024: £161,307). Cash reserves of £173,379 were held at the year-end (2024: £151,367) of these £30,688 were restricted (2023: £30,612). The Trustees aim to hold cash reserves to cover unplanned expense such as major building repair or for the orderly winding down of activities.

The Trustees have regularly monitored the finances on a monthly basis and in addition have produced budget information for the coming year to ensure activities can be maintained.

Governance

We had 8 new members and one resignation.

Given the absence of our Senior Pastor, from February 2024, the work on progressing to convert the Charity to a Charitable Incorporated Organisation was paused.

At the end of March 2025 the church decided, by mutual decision, to finish our relationship with our current senior pastor. He commenced six months garden leave on the 06Apr25.

The Trustees continued to monitor and progress various areas of governance.

The Fabric Team worked throughout the year to maintain the properties and put together a programme of improvements.

Risks

The Trustees assess major risks the church is exposed to and acts to minimise these by carrying out training, making others aware of policies and ensuring DBS checks take place.

Year to 31st March 2025

Report of the Trustees (continued)

Future plans

We are currently recruiting for an interim full-time Children and Youth Pastor. Existing teams continue to run these Ministries. We are also finalising the documents in order to be recruiting for a new full time Senior Pastor.

The Elders are planning new teaching series for Sunday morning including “Love God and Love People” and “Prayer”.

We continue to seek to identify those whom God is calling to take a more active part in church leadership (as Deacons, Elders and Trustees). This will be a priority.

We have been working towards having an accurate membership roll, and that we are adequately caring for all those who are part of our family.

We give glory to God for all that He has provided during this year.

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 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 Charities (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.

In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and accounting estimates that are reasonable and prudent;

This report was approved by the Trustees on 23rd November 2025 and is signed on their behalf by:

Joanne Waterfield

[Joanne Waterfield \(Dec 16, 2025 11:40:22 GMT\)](#)

16/12/25

Joanne Waterfield
Trustee and secretary

Date:

Year to 31st March 2025

Independent Examiner's Report to the Trustees of Woodford Baptist Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 10 to 13.

Responsibilities and basis of report

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


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

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or

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.



Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited
Accountants
5 Priory Road
Loughton
Essex IG10 1AF

Date: December 2025 16/12/20



CHARITY COMMISSION
FOR ENGLAND AND WALES

Woodford Baptist Church

1141385

Receipts and payments accounts

For the period
from

1/4/2024

To

31/3/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	2024
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings	110,812	6,992	-	117,804	123,571
Gift Aid	12,627	888	-	13,515	12,503
Rental income	23,504	-	-	23,504	20,901
Bank Interest	1,883	-	-	1,883	1,677
Events Income	1,067	1,942	-	3,009	3,778
Y&CM Income	344	840	-	1,184	2,168
Grants	-	92	-	92	1,158
Rental Deposits	1,600	-	-	1,600	1,200
Other Income	168	-	-	168	286
Insurance Payout	18,819	-	-	18,819	-
Sub total (Gross income for AR)	170,824	10,754	-	181,578	167,242
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	170,824	10,754	-	181,578	167,242
A3 Payments					
Salaries	63,650	-	-	63,650	73,348
Manse	8,185	-	-	8,185	8,191
Staff Expenses	622	-	-	622	1,235
Employer NI	-	-	-	-	2
Pension (Employer Contributions)	3,985	-	-	3,985	3,556
Maintenance	4,081	-	-	4,081	4,362
Major Repair Projects	2,822	-	-	2,822	-
Caretaking	1,754	-	-	1,754	1,006
Utilities	10,512	-	-	10,512	11,724
Insurance	4,249	-	-	4,249	4,112
Technical	627	-	-	627	656
Equipment Maintenance	802	-	-	802	1,683
Y&CM Expenses	4,503	600	-	5,103	5,881
Women's Ministry	1,069	1,620	-	2,689	-
Men's Ministry	102	-	-	102	-
Mission Giving	15,606	4,560	-	20,166	16,689
Pastoral Care	865	-	-	865	930
Visiting Speakers	2,892	-	-	2,892	502
Event Expenses	1,678	1,953	-	3,631	7,745
Food & Refreshments	714	-	-	714	807
Evangelism Expenses	737	-	-	737	525
Food Bank	-	1,825	-	1,825	610
Prayer	167	-	-	167	-
Subscriptions	3,476	-	-	3,476	3,195
Training	485	-	-	485	942
Communications	552	120	-	672	682
Professional Fees	7,458	-	-	7,458	5,986
PPS	207	-	-	207	272
Photocopying	439	-	-	439	698
Telephone/Internet	2,225	-	-	2,225	2,530
Books, Leaflets & CDs	103	-	-	103	97
Interest & Charges	128	-	-	128	128
Rental Deposit Refunds	1,605	-	-	1,605	700
Other Expenses	385	-	-	385	239
Sub total	146,685	10,678	-	157,363	159,033
A4 Asset and investment purchases, (see table)					
Equipment	2,203	-	-	2,203	2,274
Sub total	2,203	-	-	2,203	2,274
Total payments	148,888	10,678	-	159,566	161,307
Net of receipts/(payments)	21,936	76	-	22,012	5,935
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	120,755	30,612	-	151,367	145,432
Cash funds this year end	142,691	30,688	-	173,379	151,367

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	25,901	-	-
	Barclays Savings Account	27,954	30,688	
	Virgin Money Account	60,829		
	BU 7 Day Notice Account	5,376		
	BU 3 Month Notice Account	22,419		
	Petty Cash	192		
	Offerings received but not banked	20	-	-
		-	-	-
	Total cash funds	142,691	30,688	-

(agree balances with receipts and payments account (s))

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Mar 25	1,894	47	-
	Rental Income 24/25	183	-	-
	Prepaid Expenses	3,033	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Church Building	General	-	5,143,471
	Church Fixtures, Furniture & Equipment	General	-	171,926
	Manse	General & Restricted	-	466,511
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Creditors	General	3,749	
	Accrued Expenses	General	1,225	
	Accrued Expenses	Restricted	228	
	Deposits being held for hall hire	General	800	
	Prepaid Income	General	720	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Helen Clark - Treasurer	December 2025



16/12/25

Year to 31st March 2025**Notes to the accounts****1. Accounting policies**

Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. 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 [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

2. Trustee and related parties

Jonathan Somerville is employed by the church receiving a salary and expenses from the church. In addition to this Kelly McNeil was employed by the church until 21st July 2024 and was receiving a salary and expenses. Kelly McNeil's husband, Jason McNeil, is employed by the church and receives a small salary. Remuneration received by trustees and related parties totaled as follows:

	2025	2024
	£	£
Gross Salaries	51,327	63,638
Pension Costs	3566	3,264
Provision of accommodation and related expenditure	8230	8,191
	63,123	75,093

Other Trustees were only reimbursed for expenses they incurred on behalf of the church. Nathaniel Somerville received £1,790 in mission gifts from the Church, £500 of which was part of restricted offerings made to the church.

3. Church building and manse

The church building and manse are held by the London Baptist Property Board as custodians on behalf of the church. The church is shown at its insurance valuation in the statement of assets and liabilities.

4. Governance costs – paid in year but relating to previous year

	2025	2024
	£	£
Independent Examination Fee	625	900

Year to 31st March 2025**5. Restricted Funds**

The following restricted funds are held	2025	2024
	£	£
Manse Improvements	25,000	25,000
Children's & family pastor fund	4,453	2,953
Other	1,235	2,659
Total	£30,688	£30,612

Restricted funds	At 1/4/2024	Receipts	Payments	At 31/3/2025
	£	£	£	£
Manse Improvements	25,000	-	-	25,000
Children's & family pastor fund	2,953	1,620	120	4,453
Other	2,659	9,134	10,558	1,235
Total restricted funds	£30,612	£10,754	£10,678	£30,688












WBC 25 TAR AC 2 FOR APPROVAL

Final Audit Report

2025-12-16

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By:	James Lambden (james.lambden@hotmail.co.uk)
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Transaction ID:	CBJCHBCAABAA7MVFP LHJMf50tI9ou8mFAILpAYiHzC3-

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