

# *CHARITY COMMISSION REPORT*

Soul Survivor Watford

*Registered Charity Number: 1184088 and Company No: CE017985*

*Trustees Report and Accounts for the Year Ended 31 March 2025*



# SOUL SURVIVOR WATFORD

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## **1. Trustees Report**

The Trustees present their report and accounts for the year ended 31<sup>st</sup> March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charities constitution, the Charities Act 2011 and the Statement of Recommended Practice, "Account and Reporting by Charities", issued in March 2005.

### **The Trustees who served during the year were:**

- David Mitchell – Chair
- Adefela Aromolaran – Elected Trustee – Appointed 20 January 2025
- Alison Maffey (Resigned as Trustee 25 April 2025)
- Elizabeth Potter
- Emily Carrillo – Treasurer
- Emmanuel Akpata
- Gary Tucker – Appointed 20 January 2025
- Kevin Downton
- Lindsay Nash – Independent Trustee
- Marc Lim – Appointed 20 January 2025
- Philippa Vincent – Appointed 20 January 2025
- Stephen Walker – Appointed 20 January 2025

Trustee resignations during the financial year

- Desmond Scott (Independent Trustee) (Resigned 20 January 2025)
- Rev'd Jonathan Stevens (Staff Trustee) (Resigned 25 September 2024)
- Liza Hoeksma (Staff Trustee) (Resigned 25 September 2024)

### **Introduction from Lead Pastor**

This has been a year of significant transition for Soul Survivor Watford with the publication of the Fiona Scolding KC Independent Review in September 2024. We accepted the findings and have focused on implementing the recommendations of her report. We recognise the profound harm caused to survivors and remain committed to ensuring we have the right structures in place to ensure this never happens again.

I have been grateful for the support of the church community since I was appointed Lead Pastor in December 2023. The church have leaned into the hard work of healing, to rebuilding, to accountability, and to hope. This has been a testament to the depth of faith in this community and the power of God's grace in every season.

We have done significant work rebuilding foundations this year. We've overhauled governance structures, introduced robust Trustee recruitment, and signed a renewed Bishop's Mission Order. We appointed a full-time Safeguarding Lead and implemented new comprehensive training across the church. The Diocese commended our safeguarding work as one of the most comprehensive they've seen. More importantly, we're building a culture where everyone can flourish safely.

This year we have been focused on Building the House—A House of Worship, A House of Prayer and a House of Hope. Amidst all the necessary structural work, we're seeing encouraging signs of health and life. God is at work among us, people are encountering God in worship, young people are flourishing in faith, the prayer life of the church is building and authentic community is being formed. We're trusting the Holy Spirit to continue transforming us and making us into the community God is calling us to be. Our monthly Worship and Prayer nights and new House of Worship gatherings are becoming significant expressions of this, as we prioritise worshipping Jesus and seeking God together. The church continues to serve our local community through Café No7. Our Hope Fund has funded the family meal boxes over the past year, which have provided over 12,000 meals for people in our community and practical support for families.

Over the year, we've navigated significant staff transitions and appointed an Associate Pastor, Head of Operations, and dedicated roles in community, discipleship, and pastoral care. These roles are building something sustainable that maintains the relational DNA of who we are while creating capacity for the future.

The foundations we've laid position us for what's ahead. We're committed to learning from the past while building confidently for the future. These lessons haven't diminished our faith, they've refined it, teaching us to hold leadership more lightly and anchor our hope more firmly in Jesus.

We move forward with humility, knowing we have much to learn, believing our best days are ahead as we continue to love God, love people, and love the world.

Rev'd Jon Stevens

Lead Pastor

### **Recruitment and appointment of new Trustees**

During the past year, Soul Survivor Watford has carried out a substantial review and renewal of its Trustee recruitment and appointment processes to strengthen governance and widen representation.

New Trustees continue to be appointed by the existing board; however, the process has been formalised and extended to include applications, interviews, and structured induction. A Trustee Handbook has been developed and provided to all applicants and Trustees, setting out the vision,

values, responsibilities and expectations of the role. This forms part of a wider governance package that ensures clarity of responsibilities and alignment with Charity Commission guidance.

In addition, an Elected Trustee role was introduced in 2024 to further increase accountability and engagement with the church membership. This role has a two-year term, with candidates drawn from the church community and appointed through an election process overseen by the Trustees. The role description sets out clear expectations regarding governance, safeguarding, financial oversight and alignment with the church's mission.

Trustees are appointed for defined terms (normally four years, or two years for elected Trustees), with eligibility and applications assessed against role descriptions and person specifications. Interviews are conducted to ensure that candidates bring appropriate skills and perspectives to the board, and that the composition of the board provides a breadth of expertise across areas such as finance, safeguarding, HR, governance and pastoral ministry.

All Trustees receive a copy of the Trustee Handbook and are required to complete safeguarding training in line with Church of England and Charity Commission guidance. They are also encouraged to undertake wider training in governance and charity law. Trustees continue to receive regular updates from the Charity Commission and are expected to remain active in church life, serving in a ministry area and attending services regularly, unless they are independent Trustees.

These changes have significantly strengthened governance and oversight, embedding a more transparent, accountable and robust framework for Trustee recruitment, induction and ongoing development.

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

The CIO was established by a constitution and was registered as a charity with the Charity Commission on the 25<sup>th</sup> June 2019, number 1184088.

### **Constitutional amendments**

During the year, the Trustees reviewed and amended the CIO's constitution to reflect evolving governance practices and incorporate recommendations from the Fiona Scolding KC review. The amendments were formally agreed in principle by the Board and include clarification on the timing of AGMs (now confirmed as starting from January 2025, and will be in October moving forwards), minute-keeping practices, and the relationship between trusteeship and staff roles.

Additional refinements addressed clauses concerning the retirement and removal of Trustees, and the requirement for at least one external Trustee. While maintaining flexibility allowed under the model CIO constitution, the updated version reflects Soul Survivor Watford's current governance

policies, particularly regarding staff ineligibility for trusteeship, without making it a fixed constitutional restriction.

The updated constitution was finalised in May 2025 and will be submitted to the Charity Commission in accordance with regulatory requirements.

### **BMO Renewal**

In 2025, Soul Survivor Watford's Bishop's Mission Order (BMO) was renewed by the Diocese of St Albans. The renewal incorporated important changes following recommendations from the Fiona Scolding KC Independent Review, with a particular focus on strengthening governance, safeguarding, transparency, and accountability.

The updated BMO now includes enhanced provisions across several key areas:

- **Governance Oversight:** Trustees have agreed to a programme of annual governance health checks and regular external reviews. The Archdeacon of St Albans (as Visitor) has the right to attend Trustee meetings (in a non-voting capacity) and receives agendas, staffing reports, and quarterly updates on staff exit interviews.
- **Recruitment of Senior Leaders:** New clauses require that no clergy be appointed without the Bishop's licence or authority. The Bishop/Visitor must observe the recruitment process of Lead or Associate Pastors and provide written consent before appointments are confirmed.
- **Safeguarding Strengthening:** Updated BMO provisions reinforce the requirement to follow diocesan safeguarding guidance, ensure leaders and Trustees complete training (including spiritual abuse), and mandate reporting of harm to the Bishop or Diocesan Safeguarding Officer.
- **Complaints and Transparency:** The complaints policy has been revised to reflect updated BMO expectations, including quarterly reporting to the Visitor, publication of the policy online, and clear signposting to the Visitor and Diocesan Safeguarding Team for escalation.
- **Synod Representation and Consultation:** The process for establishing the Mission Initiative Roll (MIR) and electing Deanery Synod representatives is underway, in line with the BMO's timeline for implementation by 2026. Annual meetings will include consultation opportunities in accordance with the new BMO framework.

These provisions ensure that the mission and governance of Soul Survivor Watford remain aligned with the wider structures of the Church of England and meet the expectations for transparency and accountability outlined in the Fiona Scolding KC report.

The Trustees and Executive acknowledge and welcome the strengthened oversight and continue to work closely with the Bishop of Hertford and the diocesan team to implement these changes fully and in good faith.

### **Organisational structure and decision-making process**

Teams of Trustees oversee different areas of responsibility. These areas are Finance, Health and Safety, Human Resources and Safeguarding. These teams are authorised to make decisions within their specific areas of responsibility unless they consider it necessary to refer to the whole board. Expenditure of more than £1,000 has to be referred to the board for approval unless included in the previously approved budget. All staff positions are authorised by the whole board but recruitment of the person (with the exception of the Lead and Associate Pastor) is delegated to the Executive Team. The day-to-day management of Soul Survivor Watford is delegated to the Executive team.

The Lead Pastor reports to the Trustee board and Bishop of Hertford and fully engages with the Church of England MDR process (Ministerial Development Review). The Lead Pastor meets with the Bishop of Hertford and Archdeacon of St Albans quarterly.

### **Details of other related parties and wider networks in which the charity is involved**

The charity works with other Christian organisations in the area especially Watford Food Bank, New Hope and Charis. The charity is a member of the Christians Across Watford and the Evangelical Alliance.

### **Outcome of Fiona Scolding KC Independent Investigation**

In September 2024 the Trustees of Soul Survivor Watford, together with Soul Survivor Festivals and Soul61, published the outcome of the Independent Review led by Fiona Scolding KC. The review was commissioned in November 2023 following the safeguarding investigation by the Church of England's National Safeguarding Team into the conduct of Mike Pilavachi.

The Independent Review concluded that there had been a sustained pattern of abusive and coercive behaviour over a number of years. This included inappropriate physical conduct, controlling relationships and sudden withdrawal of contact, all of which caused significant harm to individuals. The Independent Review also found that the governance and culture of Soul Survivor failed to identify or address these behaviours, in part because of the undue influence and authority held by Mike Pilavachi within the organisation.

On 26 September 2024 the Trustees issued a public statement accepting the Independent Review's findings in full. The Trustees are fully committed to implementing the recommendations made in the Independent Review. Since publication we have begun a wide-ranging programme of work to

strengthen our governance, safeguarding and culture. This has included updating policies, introducing clearer accountability structures, enhancing safeguarding training, and improving Trustee recruitment and oversight. We remain determined to learn from the mistakes of the past and to ensure that Soul Survivor Watford is a place where all people are safe, supported and able to flourish.

This has been a painful but important turning point in the life of our church. As we move forward, we do so with humility, seeking to rebuild trust, and to ensure that the values of integrity, accountability and compassion are at the heart of all we do. Full details of the review and statement can be seen on the website.

<http://www.soulsurvivorwatford.co.uk/outcome>.

## **Safeguarding**

Soul Survivor Watford continues to uphold a robust and comprehensive Safeguarding Policy, in line with Church of England and Diocese of St Albans guidance. The policy is reviewed regularly, is publicly accessible on our website, and is actively promoted throughout the building via signage and staff awareness.

Regular safeguarding reports have been presented to the Trustees throughout the year, covering new and active cases, ongoing safeguarding initiatives, and progress updates against national safeguarding standards.

Safer recruitment practices remain a key focus. All volunteers undergo the appropriate level of DBS checks and training. Phase 1 of our Safeguarding Project, which implemented the safer recruitment process for those working with children, youth, and vulnerable adults, has been completed. In the current year, Phase 2 extended these processes to all remaining volunteer roles across the church. A centralised Parish Dashboard system has been adopted to ensure accurate tracking of recruitment, DBS, and training compliance.

A significant development this year has been the rollout of role-specific training, with training sessions delivered to ministry leads and volunteers. Volunteers who have not completed required training are no longer serving until compliance is met. Ongoing support and refresher sessions are in place to ensure staff and volunteers maintain up-to-date safeguarding awareness.

Soul Survivor Watford works closely with the Diocese of St Albans Safeguarding Team. The Diocesan Safeguarding Advisor has reviewed the implementation of safeguarding practices and commended the approach as one of the most comprehensive within the diocese.

In August 2024, a full-time Safeguarding Lead was appointed, significantly enhancing the CIO's safeguarding infrastructure. In addition, the Safeguarding Team now holds quarterly internal

meetings to review practices, examine trends, and reflect on learnings from significant cases. The Lead Pastor, Associate Pastor, Head of Operations and Safeguarding Lead also hold bi-weekly current cases reviews to monitor new and ongoing active safeguarding concerns.

All safeguarding cases are logged through our CPOMS system, with referrals and consultations made where appropriate to external agencies.

Safeguarding developments this year also include:

- Implementation of the Church of England's five new National Safeguarding Standards.
- Updates to the Safeguarding Dashboard to track parish-level compliance.
- Updates to policies in response to new legislation on sexual harassment (Oct 2024) and reasonable restraint (Sept 2025).
- Preparation for compliance with Martyn's Law (public protection from terrorism).
- Consideration of Prevent Duty training for key staff and volunteers.

All safeguarding-related policies, including our Whistleblowing and Complaints Policies, are available on our website.

## **GDPR**

Soul Survivor Watford continues to adhere to the principles of the General Data Protection Regulation (GDPR), introduced in May 2018, and remains committed to the responsible and secure handling of personal data, particularly with regard to donor information. In July 2025, we introduced a formal Subject Access Request (SAR) Policy to ensure transparency and timely responses to all SARs. Our Privacy Policy was also reviewed and updated in July 2025 to ensure continued compliance with current legislation and best practice. The Privacy Policy outlines how we use and store donor and personal data and provides individuals with clear information on how to opt out of communication or make a formal complaint. We continue to monitor our data handling practices and donor relationships to maintain a high standard of trust and stewardship.

## **Risk Management**

As part of the CIO's risk management process, the Trustees undertake annual risk assessments in liaison with the relevant key members of staff. The Trustees acknowledge their responsibility for the charity's system of internal control and for reviewing its effectiveness.

In October 2024, Soul Survivor Watford implemented BrightSafe, a cloud-based health and safety management system that has significantly enhanced our risk oversight. By providing structured workflows, digital reporting tools, eLearning and expert advice, BrightSafe enables us to identify and respond to potential hazards more efficiently. Its incident logging and risk assessment features have improved how we monitor and document safety concerns, ensuring appropriate corrective

actions are taken promptly and reducing the risk of repeat occurrences. The platform also supports compliance by keeping key documentation up to date and easily accessible.

The introduction of BrightSafe has helped embed a culture of proactive risk management, allowing the staff team and Trustees to make more informed decisions based on real-time data and professional guidance. This supports our commitment to creating a safe environment for all who interact with our charity.

Further strengthening our risk management framework, in December 2024 we appointed a full-time Facilities Manager, who now oversees health and safety and compliance. This dedicated role has provided greater consistency, accountability, and operational follow-through in key areas of internal control, including the implementation of safety protocols and premises oversight.

The Trustees, through the staff team, have set policies on risk and internal controls, which cover:

- The responsibility of management to implement the Trustees' policies
- The responsibility of management to implement the procedures/controls approved by the Trustees
- Consideration of the types of risk that the charity faces
- Identifying the level of risks which they regard as acceptable

The Trustees are satisfied that the systems currently in place, supported by BrightSafe and dedicated staff oversight, are sufficient to mitigate exposure to the major risks.

### **Reserves**

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a minimum of 2 months of the operating budget. At the accounting date free reserves were £25,664. The Trustees are aware that this minimum has not been achieved this year, but recognise that should further funding be required there are sufficient designated reserves from which transfers can be made.

### **Operations & Infrastructure**

The Operations function at Soul Survivor Watford has experienced significant growth and professionalisation over the past 18 months as a result of organisational growth being seen, and operational capacity and readiness for future growth. In Summer 2024, the church reviewed the operations functions as a result of staffing changes and introduced a new Head of Operations role, to provide senior oversight and strategic direction across staffing, systems, compliance, and infrastructure. At the same time, a full-time Safeguarding Lead was appointed to embed safeguarding at every level of church life. This was followed by the appointment of a full-time Facilities Manager in December 2024, who now oversees health and safety, building care and upkeep of the church premises.

The wider Operations Team has also expanded to include key roles such as the Operations & Sundays Coordinator and Creative Comms & Events Lead, with improved coordination through bi-weekly team meetings and strong collaboration across ministries.

Significant progress has been made in:

- HR systems and staff culture, including onboarding/offboarding processes, and clearer team structures.
- Health & Safety, with the introduction of BrightSafe and ongoing use of BrightHR, improving risk management, reporting, and policy compliance.
- IT infrastructure, including a new leased fibre internet line, segmented Wi-Fi networks, and enhanced livestreaming support.
- Staff communication and task management, which have been streamlined using tools like Slack, Joyned, and centralised planning documents.

The Operations team has also supported improved insurance compliance, delivery of safeguarding audits, and the development of a more sustainable and responsive infrastructure for ministry support. As a result, Operations now plays a crucial role in enabling the smooth, secure, and strategic running of church life and mission.

### **3. Objectives and Activities**

The main objectives of the CIO are for the public benefit:

- the advancement of the Christian faith in the United Kingdom or overseas;
- the relief of persons who are in need by reason of financial hardship, unemployment, ill-health, disability or such other economic or social disadvantage; and
- the furtherance of the charitable work of the CIO by the advancement of such other charitable purposes as the Charity Trustees may from time to time decide.

#### **Advancement of the Christian Faith in the UK**

The CIO is responsible for Soul Survivor Watford; this is a missionary congregation reaching out to people in Watford and the surrounding areas which was founded in 1992. Soul Survivor Watford is part of the Church of England and became a 'Bishops Mission Order' within the St Albans Diocese in 2014, extended in January 2024, and a further Renewed BMO signed on the 28<sup>th</sup> January 2025.

The aim of this congregation is not only to teach the Christian faith and offer opportunities to worship, but also to demonstrate the gospel through serving the local community (further details and activities below).

Alpha courses or similar courses are run on a regular basis, where people are encouraged to come and explore the Christian faith and to ask any questions they may have. Regular courses teaching various aspects of the Christian Faith are run throughout the year and are open to anyone.

### **Reliefs of persons who are in need**

The CIO runs a variety of activities from Soul Survivor Watford to support and encourage those in need in the church family and the local community of Watford.

The No7 Café is open on a Monday, to provide a place for the local community to meet. The café provides a warm welcoming environment with affordable food as well as free tea and filter coffee.

Food Boxes: The CIO provides food boxes during half term holidays for people in the community who are facing financial pressures. These boxes contain three meals for 6 people with recipe cards. Each year these boxes provide over 12,000 meals for families in need in our local community.

The charity continues to run the 'Hope Fund' to provide financial assistance for people in financial need or crisis, particularly related to food need.

The CIO also works with a number of local charities in Watford supporting those facing adversity:

New Hope: A homeless charity supporting those who are homeless in Watford. 'Preventing Homelessness: Transforming Lives.' A number of the SSW congregation are directly involved and work with the charity. <https://www.newhope.org.uk/>

Alternatives: A charity which works to offer life changing emotional and practical support to those experiencing pregnancy related challenges. A number of people from the congregation of SSW work with them and the CIO financially supports the charity. <https://alternativeswatford.co.uk/>.

Charis Tiwala: A local charity in Watford which offers support and assistance to anyone in Hertfordshire who is affected by human trafficking or sexual exploitation within the sex industry. <https://charistiwala.com/>.

During the financial year the CIO also financially supported The Cornergate Foundation, a charity which works with prisoners and ex-offenders to support resettlement after prison. <https://cornergate.org/>

As part of the churches giving, the congregation collect and donate non-perishable food items and nappies which are given to the Watford Food Bank which is located close to Soul Survivor Watford. Soul Survivor Watford has become a significant contributor to the food bank. <https://watfordfoodbank.co.uk/>

### **Aims and Objectives for the year**

During the financial year the Trustees, Executive Leadership and Pastoral Leadership Team continued to focus the activities of the CIO on the local church in Watford whose mission is to communicate the good news of Jesus through building a house of worship, prayer and hope. All the activity of the church sits under the Vision to “Love God, Love People and Love the World”.

### **Love God**

Soul Survivor Watford has continued to place worship, teaching, and prayer at the heart of church life. Sunday Services remain a central gathering point for the church, with a strong focus this year on **deepening worship**, expanding the **preaching team**, and **raising up new leaders**. The **House of Worship** events have continued to grow and now form a significant part of our worship rhythm.

We have seen:

- Growth in team participation across services, including new leaders, musicians, and preachers.
- A significant increase in youth and young adults engaging with worship and leadership.
- Development of prayer ministry models that ensure safety and encourage broader participation.
- A continued strong attendance at Worship and Prayer Nights and House of Worship events.

Soul Kids and Youth have both seen spiritual and numerical growth, with a focus on discipleship, worship, and engaging young people in leadership. Youth Alpha and discipleship streams for sixth form students have also been successfully introduced. Mentoring, one-to-one discipleship, and creative spaces for young people have deepened engagement.

Prayer continues to be a key priority, with a growing prayer culture across ministries, and specific investment in leadership for prayer initiatives. The monthly Worship and Prayer night on the first Tuesday of every month continues to draw in an average of 200 people.

### **Love People**

This year has seen a strong emphasis on rebuilding community, strengthening pastoral care, and reviewing our internal systems.

Key highlights include:

- Comprehensive review and overhaul of safeguarding, including appointment of a full-time Safeguarding Lead and regular Trustee reporting.

- Review and strengthening of pastoral care structures, with an Assistant Pastor taking responsibility for building and leading our pastoral care ministry and cross-ministry team meetings introduced.
- A continued push to grow Connect Groups as spaces of belonging and discipleship, with capacity now being increased due to group saturation.
- Dedicated focus on young adults and newcomers, including new social and spiritual events, and expanded Newcomer Meal formats.

We also undertook a review of HR structures, which resulted in clearer line management, clarification of staff roles, and a refreshed approach to staff support and development. Staff were included in this process, and all changes were implemented on a trial basis in order to identify the best structures for the organisation. This included the implementation of a new Executive Leadership Team including an Associate Pastor and Head of Operations to support the Lead Pastor and building the operations department to be a team of six that support the infrastructure of the church. There has been review of meetings to ensure that the staff can work productively and collaboratively and the development of our internal “Culture Greenhouse” initiative to build a healthy staff culture post-transition.

As part of this next chapter for the organisation, several new staff joined the team during Summer 2025, including:

- A Pastor Responsible for Community
- A Pastor Responsible for Discipleship
- A Café and Hope Coordinator
- An Operations and Sunday Coordinator
- A new Curate and an Ordinand (funded by Church of England)
- Two St Mellitus placement students (Funded by St Mellitus)

### **Love God’s World**

The church continues to extend its reach into the community through compassion, outreach, and mission.

Key initiatives this year:

- Café No7 remains a thriving community space, with planning underway to expand its opening hours and develop a sustainable growth model.
- Meal Boxes. 100 meal boxes are provided every school holiday which provide families with 3 meals for 6 people. This initiative provides over 12,000 meals per year for families in our community.

- Continued support for Watford Food Bank, with regular collections and awareness campaigns.
- Ongoing work of the Hope Fund, offering practical and financial support to individuals and families in need.
- A successful Alpha Course, which saw strong attendance and engagement. The next course is already in preparation, alongside Youth Alpha.

Throughout all these initiatives, the church remains committed to creating a welcoming environment, ensuring that all people can encounter God, find community, and step into discipleship.

### **Soul Survivor Watford Executive Team as at 31.03.25**

#### **Executive Team**

- Rev'd Jonathan Stevens – Lead Pastor
- Rev'd Simon Nicholls – Associate Pastor appointed September 2024
- Kathryn Maynard – Operations Manager – resigned May 2024
- Sarah Neale – Head of Operations & Charity Secretary\* Appointed September 2024
- Susanna Smith – HR Lead & EA to Lead Pastor\*

#### **Key Management (Non-executive)**

- Daniel Stickland – Finance Manager
- Nisha Manoharan – Safeguarding Lead

(\*part time)

The Pastoral and Staff Team are responsible for developing and overseeing the following areas:

- Sunday services and worship
- Evangelism and community outreach
- Work with children from 0-11 years
- Work with young people from 11-18 years
- Young Adults ministry
- Communications training
- Pastoral Care
- Connect Groups and Discipleship
- Family Life courses
- Leadership development
- Worship
- Prayer

- Hope (Social Action and Outreach)
- Café No 7
- Operations

There are a team of volunteers within the church who support the running of a number of activities the CIO runs.

## **4. Significant Activities**

### **Sunday Services**

Sunday Services at Soul Survivor Watford have continued to be a central expression of worship, discipleship, and community. Across the year, services have drawn an average of 1000 people, with significant growth seen in the 6:30pm congregation and strong engagement across age groups. Particular highlights were the Christmas Services with over 1,400 attendees and the Easter Services with over 1,300 attendees.

A clear focus this year has been on strengthening Sunday teams to further support the smooth running and development of Sunday gatherings.

Sunday teaching has been anchored in a series of intentional and spiritually formative sermon series, including:

- “Worship, Prayer, Community, Mission” (Autumn 2024): A back-to-basics series that helped re-establish core values across the church.
- “Joy to the World” (Advent 2024): A celebratory and reflective theme through the Christmas season.
- Vision Sundays (Early 2025): Laid out the theme “God is Building the House”, pointing to a renewed focus on the church as a House of Worship, a House of Prayer, and a House of Hope.
- “Gathered at the Table: Blessed, Broken, Given” (Autumn 2025): A spiritually rich series exploring what it means to be the church gathered and sent — rooted in identity, shaped by God, and offered to the world.

Alongside preaching, there has been an intentional deepening of prayer throughout the year including changes to prayer ministry models during services (e.g. praying in pairs) helped increase participation while ensuring safety and spiritual integrity. Prayer Ministry and the Ministry of the Holy Spirit in all our Sunday gatherings continues to be a key priority focus.

There has also been a deliberate effort to raise up and release new leaders, particularly from the youth and young adult communities, some of whom have now begun preaching, leading worship, and sharing prophetic words during services.

Technical improvements (including livestream audio upgrades) and a renewed volunteer onboarding process have helped enhance both in-person and online Sunday experiences. Planning is already underway for Christmas 2025, including a potential fourth Carol Service to accommodate increased attendance.

## **Activities related to the advancement of the Christian faith in the UK**

### **Church Planting and Parish Renewal**

Soul Survivor Watford supports four local parishes in the diocese of St Albans.

- St John's Hatfield (<https://www.stjohnshatfield.org/>,
- St Peter's Watford (<https://www.stpeterswatford.org.uk/>) and;
- St Andrews, Watford, (<https://www.standrewswatford.org.uk/>) where the Rev'd James Barlow, served as Curate in Charge at St Andrews and Curate at Soul Survivor until April 2025 when he was appointed the full-time Priest in Charge at St Andrews. SSW contributes 50% to his stipend, and will continue to do so until March 2026.

From July 2025 The Rev'd Samuel De Garis is an ordinand at Soul Survivor but splits his time 50/50 to also support the ministry of St Andrews and Soul Survivor contributes towards his housing costs.

In the summer of 2024 the Bishop of Hertford asked whether Soul Survivor would consider supporting St Benedict's, Bennetts End in Hemel Hempstead as a parish renewal church planting initiative. The Rev'd David Jones has been appointed as Team Vicar in the Langelei Team Ministry with special responsibility for St Mary's Apsley End and St Benedicts, Bennetts End.

### **Alpha**

Alpha was run in Spring 2025 with 47 guests signed up and 31 team members supporting, providing an engaging environment for those exploring the Christian faith. The course saw strong attendance and meaningful conversations, with several participants continuing into deeper discipleship. A Youth Alpha stream is also being planned for future courses.

### **Soul Kids - Sunday Children's Ministry**

Soul Kids has continued to thrive, with strong attendance averaging over 90 children each Sunday across all age groups and a growing team of committed volunteers at our 9:15 and 11:30 Services. The ministry continues to focus on creating a safe, fun, and faith-filled environment where children can encounter God, grow in their relationship with Him, and build meaningful friendships. In October 2024, we welcomed a new Soul Kids Pastor promoted from within the staff team and in

January 2025 we welcomed an Assistant Soul Kids Pastor, whose remit is particularly focused on supporting Little Ones and parents of young children. New volunteer leaders and worship opportunities, including Worship Jams, have also been introduced to nurture early spiritual and worship engagement. The Soul Kids Team expanded opportunities to engage with the community through a Christingle Service and Easter Egg Hunt.

### **Soul Kids - Friday Night Thing**

Friday Night Thing has continued to grow as a fun, high-energy outreach for children in school years 3–6, providing a safe and welcoming space for games, community, and faith exploration. Held monthly, the evenings consistently attract an average of 17 children each month, many of whom are from outside the regular church family. The team has focused on building strong relationships, creating a sense of belonging, and gently introducing gospel themes through creative activities and storytelling.

### **Soul Youth**

The Youth Ministry at Soul Survivor Watford serves young people in School Years 7 to 13. Younger Youth (Years 7-9) meet at the 9:15 and 11:30 Services each week and an average of 26 young people attend. We have seen significant growth in Older Youth (Years 10-13) with an average weekly attendance of 48 in 2024 growing to an average weekly attendance of 64 so far in 2025 which is a percentage increase of 33.3%. These gatherings are centred on worship, teaching, ministry and discipleship, with Tuesday nights continuing to be a key midweek space for deeper relational connection and faith exploration. Sunday morning sessions focus on age-appropriate teaching, with a growing number of young people also actively serving across the wider church.

This year's teaching has covered series on identity, prayer, discipleship, and the life of Jesus. A key highlight was the summer DTI (Dreaming the Impossible) youth festival, where 100 young people attended, many encountering God powerfully and responding in worship and prayer.

The team also hosted multiple socials and parties, including a Christmas Party, film nights, and themed events — all designed to foster belonging, friendship, and fun.

### **Young Adults**

The Young Adults ministry at Soul Survivor Watford has experienced deeper community connection throughout the year. With a focus on those aged 18–30, the ministry has hosted a range of events including pizza nights, worship gatherings, teaching evenings, and seasonal socials that have helped foster strong friendships and spiritual growth. Several Young Adult Connect Groups have been launched and multiplied to meet growing demand, providing spaces for discipleship, prayer, and community midweek. A highlight of the year was the Young Adults Weekend Away in September 2024 and 2025, which offered extended time for worship, teaching, and deeper relational connection.

## **Pastoral Care**

The Pastoral Care Ministry at Soul Survivor Watford has undergone substantial development over the last 18 months, with a renewed focus on structure, consistency, and proactive support. A dedicated Assistant Pastor with specific focus on Pastoral Care was appointed, and a cross-ministry Pastoral Team now meets regularly to ensure integrated care across all areas of church life. A volunteer Care Team is also being developed with over 50 people signing up to get involved in this ministry area on our 'Serve Sunday'.

Key developments have included:

- The introduction of regular case review meetings and oversight from senior staff and safeguarding lead.
- Training provided for ministry leads to help them identify and respond to pastoral needs within their teams.
- Clearer collaboration between Pastoral Care, Safeguarding, and Connect Groups, ensuring people receive holistic and appropriate support.
- Increased pastoral care for volunteers and staff, especially during transitions or times of personal need.

There has also been growing alignment between Pastoral Care and other strategic ministries, including Soul Kids, Soul Youth, Soul Young Adults, and Alpha, ensuring that spiritual, emotional, and practical needs are met across the full spectrum of church involvement. The approach is grounded in both compassion and accountability, and there is a continued commitment to developing this ministry with wisdom, clarity, and grace.

## **Connect Groups**

Connect Groups remain a core part of discipleship and community life at Soul Survivor Watford, providing spaces where people can "Connect with One Another and Connect with God." Over the past year, the number of groups has expanded to meet growing demand, with particular growth in Young Adult Connect Groups, as well as groups tailored to families, mixed ages, and specific interests.

At Easter 2025, a volunteer Connect Group Coordinator joined the staff team to provide focused support for leaders, new joiners, and group development. This was followed in Summer 2025 by the appointment of a Pastor Responsible for Discipleship, who now oversees the Connect Group ministry as part of a broader vision for spiritual formation across the church.

Connect Groups meet regularly in homes and online for Bible study, prayer, worship, and friendship, helping people grow in their faith and find belonging within the wider church family. Leaders are supported through training, regular check-ins, and pastoral oversight. The ministry

continues to focus on multiplying healthy groups, equipping new leaders, and ensuring that everyone who wants to join a group can be connected.

This ministry remains central to the church's vision of shared life, spiritual growth, and mutual support, especially in a season of growth and renewal.

### **Relationship Ministries**

Soul Survivor Watford continues to offer support for couples through its **Pre-Marriage Course**, which has run multiple times during the year and has been well received. The course provides a structured and supportive environment for couples preparing for marriage, covering key topics such as communication, conflict, and shared values.

The Pastoral Team has also provided **ongoing one-to-one support for married couples** as needed, particularly in response to pastoral concerns raised within the church or through the safeguarding process. While this remains a relatively small-scale ministry at present, there is a growing vision to expand **relationship-focused support**, including **marriage enrichment resources** and targeted pastoral care for couples at different life stages.

## **Activities related to the advancement of the Christian faith**

### **House of Hope**

The House of Hope continues to serve as Soul Survivor Watford's expression of compassion and outreach, extending God's love into the local community through practical support, relationship, and hospitality. This work is now overseen by a dedicated Pastor Responsible for Community and a Café and Hope Coordinator, both appointed in Summer 2025, to provide leadership, coordination and growth across all community-facing ministries.

### **Café No 7**

Café No7 remains a vibrant and welcoming community hub, offering affordable food, connection, and a safe space for all. In 2024–25, over 1,500 hot meals were served, with increasing weekly footfall from individuals facing isolation, financial strain, or in need of pastoral support. Plans are underway to extend opening hours and explore new models for sustainable growth. The café also provides a key connection point to other areas of care and mission.

### **Hope Fund**

Through the Hope Fund, 63 individuals and families received practical help during times of crisis, including food boxes, heating and electricity vouchers, and emergency financial grants. Many of these referrals came directly from relationships built through Café No7 or internal pastoral networks

### **Watford Food Bank**

The church has also maintained regular support for the Watford Food Bank, running donation drives and mobilising the congregation around seasonal giving and emergency appeals. These efforts reflect the church's growing culture of generosity and its commitment to serving the local community in tangible and compassionate ways.

### **Soul Missions**

This year, the church supported 4 mission partners, including individuals serving internationally and organisations aligned with the church's values and vision. Over the coming year a focused effort to clarify the church's mission strategy in regard to Soul Missions is planned, with the intent to shift towards deeper, long-term partnerships over transactional giving.

Looking ahead, the church aims to deepen engagement across the congregation through partner updates, storytelling, and opportunities to pray, serve, give, go as part of embedding mission more fully into the rhythm of church life.

### **Grant Making**

As part of the objectives of the CIO, in particular to advance the Christian Religion in the United Kingdom or overseas, and the relief of the poor and needy, the Trustees on occasion make financial grants to individuals or organizations. There are two key ways in which grants are made. Firstly, on occasions such as Christmas and Easter, the offerings are given away to causes beyond Soul Survivor Watford. The recipients of such gifts are proposed by the staff team, and the Trustees approve the decision. Secondly, some grants are made on an ongoing basis. These are primarily to missionaries, or organizations which have objectives in line with that of the CIO. These decisions are proposed by the staff team to the board of Trustees who then make the approval decision. This year supports has been offered to organisations including Open Doors, Alternatives, Charis, Cornergate Foundation, Marie Curie Centre in Watford and New Hope. The ongoing nature of these grants are reviewed on an annual basis through the budget process.

### **Public Benefit**

The Trustees are aware of the Charity Commission's guidance on public benefit in "The advancement of religion for Public Benefit" and have regard to it in their administration of the charity. The Trustees believe that by promoting the Christian faith it provides a benefit to the public by providing facilities for public worship, pastoral care and spiritual development, both for the existing church members and anyone who wishes to benefit from what the charity offers, and also by promoting Christian values, and services by members of the church in and to their communities, to the benefit of individuals and society as a whole.

SOUL SURVIVOR WATFORD

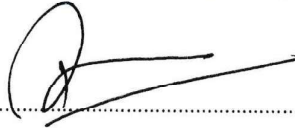
TRUSTEES REPORT  
FOR THE YEAR END 31 MARCH 2025

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**Looking forwards**

As this report concludes, we are reminded of the words of Psalm 127:1 (NIVUK): *"Unless the Lord builds the house, the builders labour in vain."* We give thanks that the Lord Himself is building His house among us. Through His wisdom and guidance, a firm foundation has been established — one that will sustain all that He is calling us to be and to do. The Lord is building His Church: a house of worship, prayer, and hope. A place where lives are transformed, communities are strengthened, and love is expressed through action. As we continue to build, we do so with faith and expectation, confident that we will see a church that continues to love God, love one another, and love the world around us. With gratitude, we celebrate all that God has begun and look forward with anticipation to all that lies ahead. To Him be the glory.

On behalf of the board of Trustees

  
.....

Dated 20/1/26 .....

# **SOUL SURVIVOR WATFORD**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2025***

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

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 UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011. They also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# SOUL SURVIVOR WATFORD

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF SOUL SURVIVOR WATFORD

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#### Opinion

We have audited the financial statements of Soul Survivor Watford (the 'CIO') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the CIO's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the CIO in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the CIO's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# SOUL SURVIVOR WATFORD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF SOUL SURVIVOR WATFORD

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### **Responsibilities of Trustees**

As explained more fully in the statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the CIO's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the CIO or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the CIO through discussions with trustees and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the CIO, including the Charities Act 2011, taxation and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting any reading the minutes of the board of the trustees; and
- identified laws and regulations were communicated within the audit team and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the CIO's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

# SOUL SURVIVOR WATFORD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF SOUL SURVIVOR WATFORD

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To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of the board of trustees; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the members and management and the inspection of regulatory and legal correspondence, if any.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the CIO's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the CIO's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CIO and the CIO's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Nicholas Corden ACA

**(Senior Statutory Auditor)**

For and on behalf of Summers Morgan, Statutory Auditor

Chartered Accountants

First Floor, Sheraton House

Lower Road

Chorleywood

Hertfordshire

WD3 5LH

Date: .....

29<sup>th</sup> January 2026

Summers Morgan is eligible for appointment as auditor of the CIO by virtue of its eligibility under section 1212 of the Companies Act 2006.

# SOUL SURVIVOR WATFORD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

### Current financial year

		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<b><u>Income from:</u></b>						
Donations and legacies	2	1,046,993	-	160,007	1,207,000	1,114,827
Charitable activities	3	48,248	-	5,292	53,540	81,852
Investments	4	43,607	-	-	43,607	25,215
<b>Total income</b>		<b>1,138,848</b>	<b>-</b>	<b>165,299</b>	<b>1,304,147</b>	<b>1,221,894</b>
<b><u>Expenditure on:</u></b>						
Charitable activities	5	1,269,522	111,073	45,088	1,425,683	1,350,523
Other	12	-	1,796	-	1,796	-
<b>Total expenditure</b>		<b>1,269,522</b>	<b>112,869</b>	<b>45,088</b>	<b>1,427,479</b>	<b>1,350,523</b>
<b>Net (outgoing)/incoming resources before transfers</b>		<b>(130,674)</b>	<b>(112,869)</b>	<b>120,211</b>	<b>(123,332)</b>	<b>(128,629)</b>
Gross transfers between funds		(82,330)	82,330	-	-	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		<b>(213,004)</b>	<b>(30,539)</b>	<b>120,211</b>	<b>(123,332)</b>	<b>(128,629)</b>
Fund balances at 1 April 2024		238,668	4,092,996	23,010	4,354,674	4,483,303
<b>Fund balances at 31 March 2025</b>		<b>25,664</b>	<b>4,062,457</b>	<b>143,221</b>	<b>4,231,342</b>	<b>4,354,674</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Charities Act 2011.

# SOUL SURVIVOR WATFORD

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
<b><u>Income from:</u></b>					
Donations and legacies	2	1,040,995	-	73,832	1,114,827
Charitable activities	3	74,481	-	7,371	81,852
Investments	4	25,215	-	-	25,215
<b>Total income</b>		<b>1,140,691</b>	<b>-</b>	<b>81,203</b>	<b>1,221,894</b>
<b><u>Expenditure on:</u></b>					
Charitable activities	5	1,182,029	102,828	65,666	1,350,523
<b>Total expenditure</b>		<b>1,182,029</b>	<b>102,828</b>	<b>65,666</b>	<b>1,350,523</b>
<b>Net (outgoing)/incoming resources before transfers</b>		<b>(41,338)</b>	<b>(102,828)</b>	<b>15,537</b>	<b>(128,629)</b>
Gross transfers between funds		(149,609)	176,674	(27,065)	-
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		<b>(190,947)</b>	<b>73,846</b>	<b>(11,528)</b>	<b>(128,629)</b>
Fund balances at 1 April 2023		429,615	4,019,150	34,538	4,483,303
<b>Fund balances at 31 March 2024</b>		<b>238,668</b>	<b>4,092,996</b>	<b>23,010</b>	<b>4,354,674</b>

# SOUL SURVIVOR WATFORD

## BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	13	2,846,205	2,858,239
<b>Current assets</b>			
Stocks	14	8,005	7,024
Debtors	15	42,089	37,852
Cash at bank and in hand		1,390,389	1,495,875
		<u>1,440,483</u>	<u>1,540,751</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>(55,346)</u>	<u>(44,316)</u>
<b>Net current assets</b>		1,385,137	1,496,435
<b>Total assets less current liabilities</b>		<u>4,231,342</u>	<u>4,354,674</u>
<b>The funds of the CIO</b>			
Restricted income funds	18	143,221	23,010
Unrestricted funds - General		25,664	238,668
Unrestricted funds - Designated	19	4,062,457	4,092,996
		<u>4,231,342</u>	<u>4,354,674</u>

The trustees acknowledge their responsibilities for complying with the requirements of the Charities Act 2011 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the Trustees on .....

  
D Mitchell  
Trustee

# SOUL SURVIVOR WATFORD

## STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash absorbed by operations	22		(66,763)		(29,787)
<b>Investing activities</b>					
Purchase of tangible fixed assets		(82,330)		(149,607)	
Investment income received		43,607		25,215	
<b>Net cash used in investing activities</b>			(38,723)		(124,392)
<b>Net cash generated from financing activities</b>			-		-
<b>Net decrease in cash and cash equivalents</b>			(105,486)		(154,179)
Cash and cash equivalents at beginning of year			1,495,875		1,650,054
<b>Cash and cash equivalents at end of year</b>			1,390,389		1,495,875

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

Soul Survivor Watford is a Charitable Incorporated Organisation registered with the charity commission in England and Wales (number 1184088) and with Companies House (number CE017985). The principle address of the CIO is 5-7 Greycaine Road, Watford, WD24 7GP.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the CIO's governing document, and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The CIO is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

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

##### 1.3 Charitable funds

a) The CIO's general funds consist of funds which the CIO may use at its discretion.

b) The CIO's designated funds are those where the Trustees have set aside funds for a specific purpose. Details of the designated funds are set out in note 18.

c) The CIO's restricted funds are those where the donor has imposed restrictions on the use of the funds. Details of these funds are given in the Trustees Annual Report and are set out in note 17.

##### 1.4 Incoming resources

Income from fees is taken into account on an accruals basis. Collections and gifts are taken into account on a cash basis. Donations under gift aid, together with the associated income tax recovery are recognised as income when the donation is received.

Credit is taken for bank interest on an accruals basis.

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

(Continued)

##### 1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure, which includes irrecoverable VAT, is taken into account on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Governance costs comprise all costs relating to public accountability of the CIO and its compliance with regulation and good practice. These costs include costs relating to the statutory audit.

No salaries are allocated to governance costs as the vast majority of the work is carried out by the Trustees.

Grants are recognised at the earlier of trustee approval and when paid, unless there are specific performance obligations of the grant.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

All of the CIO's fixed assets are used for charitable purposes and are included at cost. Items are only capitalised where the unit purchase price exceeds £500.

Depreciation on fixed assets is calculated at rates estimated to write off the cost over their expected useful lives at the following rates:-

Freehold buildings	2% Straight line basis
House	2% Straight line basis
Furniture, fixtures & equipment - warehouses	10% Straight line basis
Fixtures, fittings & equipment	20% Straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

##### 1.7 Stocks

Stock is valued at the lower of cost and net realisable value.

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies (Continued)

##### 1.9 Financial instruments

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

##### 1.10 Employee benefits

The CIO operates a money purchase pension scheme. The contributions due in the year are charged to the Statement of Financial Activities as they fall due.

##### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

##### 1.12 Tax Status

Soul Survivor Watford is a registered charity and therefore it is not assessable to income tax on any charitable funds within the scope of Section 505 of the Income and Corporation Taxes Act 1988.

#### 2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	1,046,993	160,007	1,207,000	1,040,995	73,832	1,114,827
<b>Donations and gifts</b>						
General Offerings	96,987	-	96,987	80,090	-	80,090
One-off gifts	150,921	-	150,921	156,012	-	156,012
Regular giving	647,081	-	647,081	652,140	-	652,140
Gift Aid	152,004	6,954	158,958	152,753	10,932	163,685
Designated Mission Initiatives	-	103,937	103,937	-	-	-
Making Room For More	-	10,123	10,123	-	22,039	22,039
Special Offerings	-	26,463	26,463	-	35,531	35,531
S61	-	7,500	7,500	-	-	-
The Hope Fund	-	5,030	5,030	-	4,330	4,330
Other	-	-	-	-	1,000	1,000
	1,046,993	160,007	1,207,000	1,040,995	73,832	1,114,827

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### 3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Sale of goods	-	5,292	5,292	-	7,371	7,371
Ancillary trading income	20,528	-	20,528	32,751	-	32,751
Charitable rental income	-	-	-	1,460	-	1,460
Events & other income	27,720	-	27,720	40,270	-	40,270
	<u>48,248</u>	<u>5,292</u>	<u>53,540</u>	<u>74,481</u>	<u>7,371</u>	<u>81,852</u>

### 4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>43,607</u>	<u>25,215</u>

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 5 Charitable activities

	Soul Survivor Watford 2025 £	Soul Survivor Watford 2024 £
Staff costs	734,770	745,338
Depreciation and impairment	92,568	89,324
Events & outreach	46,132	18,525
Alpha	1,980	2,991
Congregation expenses	50,357	36,563
Schools, youth and children	19,797	17,702
Refreshments	12,869	22,877
Book shop	5,580	7,607
Office expense & IT	23,141	18,859
Telephone	4,008	5,214
Travel & courses	5,494	167
Bank charges	9,411	11,078
Warehouse and building running costs	148,907	135,473
	<u>1,155,014</u>	<u>1,111,718</u>
Grant funding of activities (see note 9)	99,875	109,570
Share of governance costs (see note 6)	170,795	129,235
	<u>1,425,684</u>	<u>1,350,523</u>
<b>Analysis by fund</b>		
Unrestricted funds - general	1,269,522	1,182,029
Unrestricted funds - designated	111,073	102,828
Restricted funds	45,088	65,666
	<u>1,425,684</u>	<u>1,350,523</u>

#### 6 Support costs allocated to activities

	2025 £	2024 £
Governance costs	<u>170,795</u>	<u>129,235</u>
<b>Analysed between:</b>		
Charitable activities	<u>170,795</u>	<u>129,235</u>

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### 6 Support costs allocated to activities (Continued)

	2025	2024
	£	£
<b>Governance costs comprise:</b>		
Audit fees	9,586	8,886
Accountancy	5,000	5,000
Advertising	52,814	53,580
Costs associated with safeguarding investigation	103,395	61,769
	<u>170,795</u>	<u>129,235</u>

Governance costs includes payments to the auditors of £9,586 (2024 - £8,886) for audit fees and £5,000 (2024 - £5,000) for other services.

<b>7 Net movement in funds</b>	<b>2025</b>	<b>2024</b>
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,586	8,886
Depreciation of owned tangible fixed assets	92,568	89,324
Loss on disposal of tangible fixed assets	1,796	-
	<u>103,950</u>	<u>143,514</u>

### 8 Trustees

During the year, two Trustees (Revd Jonathan Stevens and Liza Hoeksma - both resigned in September 2024) received remuneration for their services as employees of the CIO; the Trustees received total remuneration of £95,854 (2024 - £186,105) and total contributions to personal pension plans' of £9,585 (2024 - £20,405).

During the year a total of £130 (2024: £2,878) was reimbursed to one Trustee for expenses they incurred while fulfilling their duties for the CIO.

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### 9 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
Soul 61	-	3,000
St Albans Diocese	42,888	21,756
Charis	6,360	6,360
St Andrews Church Watford	17,364	13,504
Evangelical Alliance	2,000	1,000
Special offerings	19,915	18,239
Alternatives	3,060	3,060
Other	-	36,013
	<u>91,587</u>	<u>102,932</u>
Grants to individuals	<u>8,288</u>	<u>6,638</u>
	<u>99,875</u>	<u>109,570</u>

### 10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	<u>18</u>	<u>19</u>

#### Employment costs

	2025 £	2024 £
Wages and salaries	618,812	669,152
Social security costs	55,933	62,897
Other pension costs	60,025	70,301
	<u>734,770</u>	<u>802,350</u>
Staff costs capitalised as part of Making Room for More building project	<u>-</u>	<u>(91,178)</u>
	<u>734,770</u>	<u>711,172</u>

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 10 Employees

(Continued)

Redundancy and termination payments totalling £19,173 were made in the reporting period.

Pension costs are allocated to activities in proportion to the related staffing costs incurred and to the appropriate fund.

The key management personnel of the charity are comprised of three people. The total remuneration of key management personnel during the year was £114,760 (2024: £207,917). The CIO recovered £5,196 (2024: £7,378) of the salary from other partner organisations that utilise the key management personnel in their operations.

There was one employee whose annual remuneration was more than £60,000 (2024 - 2)

#### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### 12 Loss on disposal of tangible assets

	Unrestricted funds	Total
	2025	2024
		£
Net loss on disposal of tangible fixed assets	1,796	-
	<u>1,796</u>	<u>-</u>
	<u>1,796</u>	<u>-</u>

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 13 Tangible fixed assets

	Freehold buildings	Fixtures, fittings & equipment	Total
	£	£	£
<b>Cost</b>			
At 1 April 2024	3,170,810	634,297	3,805,107
Additions	35,852	46,478	82,330
Disposals	-	(26,259)	(26,259)
At 31 March 2025	3,206,662	654,516	3,861,178
<b>Depreciation and impairment</b>			
At 1 April 2024	447,722	499,146	946,868
Depreciation charged in the year	53,753	38,815	92,568
Eliminated in respect of disposals	-	(24,463)	(24,463)
At 31 March 2025	501,475	513,498	1,014,973
<b>Carrying amount</b>			
At 31 March 2025	2,705,187	141,018	2,846,205
At 31 March 2024	2,723,088	135,151	2,858,239

#### 14 Stocks

	2025 £	2024 £
Finished goods and goods for resale	8,006	7,024

The amount of stock expensed during the year was £5,909 (2024: £1,021).

#### 15 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Other debtors	38,986	34,003
Prepayments and accrued income	3,103	3,849
	42,089	37,852

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	8,884	6,641
Other creditors	20,955	13,002
Accruals and deferred income	25,507	24,673
	<u>55,346</u>	<u>44,316</u>

#### 17 Retirement benefit schemes

	2025 £	2024 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	<u>60,025</u>	<u>63,972</u>

The CIO operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the CIO in an independently administered fund.

#### 18 Restricted funds

The income funds of the CIO include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Specific donations to individuals or institutions	16,256	30,523	(19,914)	-	26,865
Making Room for More (Building fund)	-	17,619	(5,197)	-	12,422
The Hope Fund	6,754	13,222	(19,977)	-	-
Designated Mission Initiatives	-	103,935	-	-	103,935
	<u>23,010</u>	<u>165,299</u>	<u>(45,088)</u>	<u>-</u>	<u>143,221</u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2024 £</b>
	-	-	-	-	-
Specific donations to individuals or institutions	8,771	37,138	(29,653)	-	16,256
Making Room for More (Building fund)	-	27,065	-	(27,065)	-
The Hope Fund	25,767	17,000	(36,013)	-	6,754
	<u>34,538</u>	<u>81,203</u>	<u>(65,666)</u>	<u>(27,065)</u>	<u>23,010</u>

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 18 Restricted funds

(Continued)

Specific donations to individuals or institutions: During the year the CIO receives donations which are restricted to specific people or institutions which are in need. The funds are paid out to the intended recipient.

Making Room for More (Building fund): In 2018 the CIO raised funds to facilitate an expansion of 5 & 7 Greycaine Road to increase the capacity to allow for an increase in number of people attending services. The CIO, after receiving planning permission for No7, subsequently decided to split the expansions into two phases. Phase 1 was the expansion to No7 to create a larger worship, community space and expanded kitchen and this phase was completed in June 2021. Phase 2 will be the expansion to No5. The transfer represents the capital element held in restricted funds of the funds already spent on assets in the year being transferred to the fixed asset designated fund.

#### 19 Unrestricted funds - Designated

These are unrestricted funds which are material to the CIO's activities.

	At 1 April 2024 £	Resources expended £	Transfers £	At 31 March 2025 £
Fixed Asset	2,858,241	(94,366)	82,330	2,846,205
Making Room for More (Building fund)	1,200,070	(1,141)	-	1,198,929
New vision	4,800	-	-	4,800
Property maintenance	7,564	-	-	7,564
Church plant fund	22,321	(17,362)	-	4,959
	<u>4,092,996</u>	<u>(112,869)</u>	<u>82,330</u>	<u>4,062,457</u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2024 £</b>
Fixed Asset	2,797,956	(89,324)	149,609	2,858,241
Making Room for More (Building fund)	1,173,005	-	27,065	1,200,070
New vision	4,800	-	-	4,800
Property maintenance	7,564	-	-	7,564
Church plant fund	35,825	(13,504)	-	22,321
	<u>4,019,150</u>	<u>(102,828)</u>	<u>176,674</u>	<u>4,092,996</u>

Fixed Asset: Funds represent the net book value of the fixed assets of the CIO. The transfer represents the capital element held in restricted funds of the funds already spent in the previous year on assets being moved to designated funds. Transfers in the current year represent the movement in the net book value of the assets in relation to both depreciation and additions from restricted and unrestricted funds.

Making Room for More (Building fund): The Trustees decided to designate general funds towards the planned expansion of the church building. The transfer represents the designation of these funds. See restricted funds note for more detail on this fund.

# SOUL SURVIVOR WATFORD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 20 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Restricted funds 2025 £	Total 2025 £
<b>At 31 March 2025:</b>				
Tangible assets	-	2,846,205	-	2,846,205
Current assets/(liabilities)	25,664	1,216,252	143,221	1,385,137
	<u>25,664</u>	<u>4,062,457</u>	<u>143,221</u>	<u>4,231,342</u>
	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>				
Tangible assets	-	2,858,239	-	2,858,239
Current assets/(liabilities)	238,668	1,234,757	23,010	1,496,435
	<u>238,668</u>	<u>4,092,996</u>	<u>23,010</u>	<u>4,354,674</u>

Included in the current assets is £1,359,474 (2024 - £1,257,765) of cash that is not available for the general use by the CIO because it is restricted or designated.

#### 21 Related party transactions

Aggregated donations received from the Trustees or related parties without conditions totalled £50,896 (2024 - £34,372). There were no balances owing to or from any related party at the balance sheet date (2024 - £nil).

#### 22 Cash absorbed by operations

	2025 £	2024 £
Deficit for the year	(123,332)	(128,629)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(43,607)	(25,215)
Loss on disposal of tangible fixed assets	1,797	-
Depreciation and impairment of tangible fixed assets	92,568	89,324
<b>Movements in working capital:</b>		
(Increase)/decrease in stocks	(982)	1,017
(Increase)/decrease in debtors	(4,237)	18,568
Increase in creditors	11,030	15,148
<b>Cash absorbed by operations</b>	<u>(66,763)</u>	<u>(29,787)</u>

# **SOUL SURVIVOR WATFORD**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

***FOR THE YEAR ENDED 31 MARCH 2025***

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### **23 Analysis of changes in net funds**

The CIO had no material debt during the year.