# Sanderstead Evangelical Church

*Hearing God, trusting Christ, loving people*

# Report and Accounts
# For the year ending
# 31st December 2025

# Reference and administrative information

Sanderstead Evangelical Church,

82 Limpsfield Road, Sanderstead, South Croydon, Surrey CR2 9EB.

Charity registration number: 1197194

Trustees

The trustees at the date of this report, and during the year under review were James Hill, Alison Wilson (resigned 20th Nov 2025), Heather Mann and David Downs and Georgina Dodoo (appointed 8th January 2025).

Bankers

Lloyds TSB Bank plc, George Street, Croydon

CAF Bank plc, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JQ

Independent Examiner

CE Thomson ACA ICAEW, 124 Ranby Road, Sheffield, S11 7AL

# Structure, governance and management

The Charity was established as a Charitable Incorporated Organisation on 17th November 2021. On 1st April 2022 it assumed, by way of transfer, all the assets and liabilities of the UK charity registered number 1117042 “Sanderstead Evangelical Church” and began operating on that date.

The Charity is registered with the Charity Commission and is accepted by HM Revenue & Customs as being exempt from tax under the provisions of section 505(1) Income and Corporation Taxes Act 1988.

The trustees listed above are responsible for the work of the charity before the charity commission. These trustees appoint other trustees where they feel necessary. The pastoral and spiritual responsibility for the church is overseen by elders who delegate leadership to deacons and a pastoral team. In practice, the trustees and the elders work closely together.

The church is self-governing and independent of any external ruling body. However, unity with other evangelical churches is expressed through informal links with other churches in the area and with Christian organisation and Christian workers, both in this country and overseas.

# Objectives and activities

The purposes of the charity, according to its constitution, are the advancement of the Christian faith in accordance with its basis of faith, and the provision of relief and help to persons who are in need or hardship or who are aged and sick. The trustees are aware of, and have complied with, the guidance regarding public benefit issued by the Charity Commission.

The church functions through the voluntary unpaid service and active participation of those within the congregation and supporters. They are involved in a wide range of activities, including the teaching, leading and organisation of meetings on Sundays and throughout the week, the teaching of children and young people, support for the sick and elderly, the maintenance of the premises and its facilities, catering services, prayerful support for the work of the church, and not least the provision of most of its income. The church employs a cleaner for 4 hours a week.

# Review of Activities

During 2025, Sanderstead Evangelical Church (SEC) has continued to pursue its central purpose: to share the life-transforming news of Jesus Christ—His death and resurrection —and to see children, women and men grow in their walk with the Lord Jesus.

# Growth in the Life of the Church

We are grateful to see the continued growth of the fellowship, both in number and, it seems, in spiritual depth. The core of the church has strengthened as individuals and families commit more deeply to sharing life together, supporting one another, and serving actively within the church community.
A significant development this year has been the appointment of a second elder, strengthening the leadership of the church. We look forward, God willing, to seeing further development in the eldership team in the year ahead.

# Serving Together

This year, we have seen the development and strengthening of twelve serving teams (all ministry undertaken within the church family is carried out by those giving their time):
• Eldership Team
• Trustees Team
• Preaching Team
• Pastoral Team
• Deacons Team
• Music Team
• Hospitality Team
• Welcome Team
• Children's Team
• Women's Team
• Men's Team
• Finance Team

These teams are an encouraging expression of the gifts that we believe God has given to us as a church family, enabling us to serve one another, the local area of Sanderstead, and more broadly the borough of Croydon in South London and beyond.
Teaching and Corporate Worship

Our Sunday gatherings continue to include Bible teaching, prayer, personal testimony and worship in song. At the heart of SEC remains the regular teaching of the Bible and gathered worship.

During 2025, we studied eight teaching series:
• Psalms – "Songs to Start a Year"
• 1 John – "Transforming Love"
• Daniel – "Thriving Under Pressure"
• Acts 9–18 – "Changing the World"
• Genesis – "Abraham: Why We Can Trust"

• Titus – "Experience God's Kindness"
• Hosea – "Rescued by Love"
• John 1 – "Come and See"

With many visiting teachers and a growing team of Bible teachers from within the church, these series have helped deepen our understanding of the message of the Scriptures and the joy of personally putting into practice what it means to live under the lordship of Jesus Christ.

# Community Life and Outreach

The regular rhythm of church life provides opportunities for worship, fellowship, and outreach across the week. On Sundays, we meet at 10:30am for prayer, followed by our main teaching and worship gathering at 11:00am. During this time, children leave partway through the meeting for their own teaching programme. After the meeting, refreshments are shared, providing opportunity for conversation and fellowship.

On Wednesdays at 10:30am, "The Well" meets as a women's gathering, including informal time together, refreshments, Bible study, and friendship. In the evening, from 7:15pm, our home group meets in various settings for shared meals, Bible study, and prayer.

In addition, occasional monthly events include men's breakfasts, walks, and workshops. Alongside these organised activities, many informal gatherings take place throughout the week as teams serve together, friendships develop, musicians practice, pastoral support is offered, and much more.

Through all these activities, we pray that we would seek to engage with those beyond our regular circles and communicate the news of Jesus Christ with those beyond the current church family. We also continue to support five Christian mission partners, both in the UK and overseas, through prayer and regular financial giving.

# Church Building

We are very grateful to the charity Western Counties for the generous gift of our building. This year, all necessary legal processes were completed, and the SEC trustees' ownership of the building is now secure.

We have engaged an architect to explore options for developing the building now that it is owned by SEC. In autumn 2025, we held a public meeting to gather feedback from local residents regarding the proposed options. All costs associated with exploring the development of the SEC building have been met by a separate charity that is keen to support projects of this kind.

# Looking Forward

Our headline verse for 2026 is,
"...in your hearts revere Christ as Lord. Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have." (1Pet 3:15)

As we look ahead, our prayer is that SEC would continue to grow—not only in number but in faith, unity and service. Above all, we remain committed to our central calling: to joyfully revere Jesus Christ as Lord and to make Him known.

# Financial review

### *Income*

The charity was financially dependent during the period on the voluntary support of those within the church and other supporters. No fund-raising activities or events were undertaken.

Total Income for the period was £41,356 of which £36,101 was from offerings and donations to the general fund and £4,969 was from Gift aid claimed on donations, also for the general fund. The church received £286 in investment income (bank interest).

The statement of financial activities shows a surplus of £22,556 in unrestricted funds.

***Expenditure***

Total expenditure in the period was £18,800, including payments to visiting preachers of £410 and payments to Mission organisation of £3,275

## Reserves & Going Concern

Unrestricted reserves at the end of the period were £155,628. Restricted reserves were £861 in the building fund. Total reserves at the year-end were £156,489.

There are no material uncertainties of which the Trustees are aware that affect the charity's ability to continue as a going concern.

There were no guarantees given by the CIO or net debt at the end of the period.

The trustees are satisfied with the position of reserves at year end.

## Trustees' responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting period which record the receipts and payments of the charity for the period.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approved by the managing trustees:



Heather Mann, Chair of Trustees Date: 14th May 2026

**Sanderstead Evangelical Church**
**RECEIPTS AND PAYMENTS ACCOUNT**
**For the year ending 31.12.25**

| | Notes | Unrestricted General | Restricted Funds | **2025 £** | 2024 £ |
|---|---|---|---|---|---|
| **Receipts** | | | | | |
| Voluntary receipts | | | | | |
| Grants and gifts received | | 36,101 | - | **36,101** | 38,687 |
| Tax refunds under Gift Aid | | 4,969 | - | **4,969** | 2,763 |
| **Other receipts** | | | | **0** | - |
| Interest received | | 286 | - | **286** | 228 |
| **Total Receipts** | | 41,356 | 0 | **41,356** | 41,678 |
| **Payments** | | | | | |
| Payments in furtherance of the church's objectives | | | | | |
| Direct costs | 2 | 9,652 | - | **9,652** | 4,764 |
| Indirect Costs | 3 | 9,148 | - | **9,148** | 12,204 |
| **Total Payments** | | 18,800 | 0 | **18,800** | 16,968 |
| **Net Movement in Funds** | | 22,556 | 0 | **22,556** | 24,710 |
| Balances B'fwd | | 133,072 | 861 | **133,933** | 109,223 |
| Balances C'fwd | 6 | 155,628 | 861 | **156,489** | 133,933 |

The Notes on page 8 form part of these accounts

**Sanderstead Evangelical Church**
**STATEMENT OF ASSETS & LIABILITIES**
**For the year ending 31.12.25**

**1. Fixed Assets - historic cost**

| | **2025** | 2024 |
|---|---|---|
| | **£** | £ |
| Kitchen | **6,717** | 6,717 |
| Other furniture & Equipment | **8,077** | 8,077 |
| | **14,794** | 14,794 |

The church premises at 82 Limsfield Road is owned by the church, having transferred ownership in 2024. The premises have not been valued at the time of this report and so have not been included in the assets above.

**2. Bank & Cash Balances**

| | **2025** | 2024 |
|---|---|---|
| Bank and Cash | **156,489** | 133,933 |
| | **156,489** | 133,933 |

**3. Other Assets & Liabilities**

| | **2025** | 2024 |
|---|---|---|
| *Assets* | **£** | £ |
| Gift aid tax recovery not yet received | **3,629** | 3,814 |
| | **3,629** | 3814 |
| *Liabilities* | | |
| Unbilled fee for Accountancy & Independent Examination | **790** | 780 |
| PAYE & NIC | **142** | - |
| | **932** | 780 |

The notes on pages 8 form part of these accounts.

The accounts were approved by the trustees and signed on their behalf on the 14th May 2026 by:



Heather Mann, Chair of trustees

**Sanderstead Evangelical Church**
**NOTES TO THE ACCOUNTS**
**For the year ending 31.12.25**

**1. Accounting Policies**
The accounts have been prepared on a receipts and payments basis with a statement of assets

| **2. Direct costs** | General Funds £ | Restricted Funds £ | **Total 2025 £** | Total 2024 £ |
|---|---|---|---|---|
| Visiting Speakers | 410 | - | **410** | 400 |
| Evangelism | 0 | - | **0** | 316 |
| Children and Young People | 500 | - | **500** | - |
| Mission (Note 4) | 3,275 | - | **3,275** | 3,300 |
| Fellowship | 5467 | - | **5467** | 749 |
| | 9,652 | - | **9,652** | 4,765 |
| **3. Indirect costs** | | | | |
| Premises (including cleaning) | 7,731 | - | **7,731** | 8,602 |
| Governance & Support costs | 1,416 | - | **1,416** | 3,602 |
| | 9,148 | - | **9,148** | 12,204 |

| **4. Mission** | | | | |
|---|---|---|---|---|
| International Needs | 275 | - | **275** | 300 |
| Bible Society in Israel | 750 | - | **750** | 750 |
| Open Doors with Brother Andrev | 750 | - | **750** | - |
| International Fellowship | 750 | - | **750** | - |
| London City Mission | 750 | - | **750** | 750 |
| Faith Baptist Church, Zambia | - | - | - | 750 |
| SIM | - | - | - | 750 |
| | 3,275 | 0 | **3,275** | 3,300 |

**5. Employee & Trustee Benefits**

There was no pastor employed during 2025 or 2024. The church employs a cleaner 4 hours per week.

There were no payments to trustees or related parties during the year.

| **6. Movement in Funds** | 01.01.25 £ | Receipts £ | Payments £ | **31.12.25 £** |
|---|---|---|---|---|
| General Fund | 133,072 | 41,356 | 18,800 | **155,628** |
| Mission - Church | - | - | - | **-** |
| Building Fund | 861 | - | - | **861** |
| | **133,933** | **41,356** | **18,800** | **156,489** |

The building fund is held for the purpose of maintenance and improvements on the church building.

## Independent Examiner's Report

To the Trustees of Sanderstead Evangelical Church

I report on the accounts and notes to the accounts for Sanderstead Evangelical Church, Charity number 1197194, for the year ending 31st December 2025. These accounts have been prepared on a receipts and payments basis.

**Respective responsibilities of trustees and examiner**

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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



Carol Thomson ACA ICAEW

124 Ranby Road

Sheffield

S11 7AL

Date: 15th May 2026