# Woolwich Central Baptist Church

## Report and Accounts
## Year ended 31st December 2025

Stewardship
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**WOOLWICH CENTRAL BAPTIST CHURCH**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

| | |
|---|---|
| ADDRESS FOR CORRESPONDENCE | Woolwich Central Baptist Church<br>Brumwell Avenue<br>London<br>SE18 6UX |
| GOVERNING DOCUMENT | CIO Constitution adopted 5th February 2023 |
| CHARITY REGISTRATION NUMBER | 1204359 |
| TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY | Rev Andrew James White (Resigned March 2026)<br>Judith Elaine Feasey Grad CG<br>Ebenezer Ademisoye BSc, MSc (Oxon), MPhil (Cantab) (Resigned January 2026)<br>Patrick Elliott B.Sc M.Sc Economics (Resigned January 2026)<br>Jill Diane Bonner<br>Angelo Teall (Resigned January 2026)<br>Peter Daniel Brown (Resigned May 2026)<br>Adedayo Oyebisi (Resigned September 2025)<br>Michael Ehiabor (Appointed January 2026)<br>Valerie Ademisoye (Appointed May 2026)<br>Linda Findlay (Appointed May 2026)<br>Boniface Mamah (Appointed May 2026) |
| INDEPENDENT EXAMINER | Sarah Crispin ACA<br>Stewardship<br>1 Lamb's Passage<br>LONDON<br>EC1Y 8AB |

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**WOOLWICH CENTRAL BAPTIST CHURCH, CIO**

**ANNUAL REPORT FOR 2025**

## Administrative Information

Woolwich Central Baptist Church is set in an area close to the centre of Woolwich, near the Town Centre and surrounded by a new and developing housing area.

## Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) to advance the Christian faith according to the principles of the Baptist Denomination

b) advance education and carry out other charitable purposes in the UK and other parts of the world.

## Aims and Purposes

Woolwich Central Baptist Church (CIO) is a friendly, welcoming group of diverse, multi-generational Christians. At present there are 52 members although the average weekly attendance at our Sunday morning a service is nearer to 90.

The minister for the church during the financial year was Reverend Andrew White and he was assisted by a team of seven deacons, which included the Secretary and Treasurer, who took responsibilities for the running of the church. However, all members are seen as equally important in making decisions relating to the church. Therefore, we hold regular members' meetings to discuss issues of importance.

The church vision is to, 'Be a church that stands for Jesus in the community'. Within this we have four values:

- Encouraging followers of Jesus:
    - A church where following Jesus is at the core of who we are and what we do.
- Diverse Community:
    - Continue to create an atmosphere where diversity of all shades (culture, ethnicity, class, gender, generations, disability) is welcomed and affirmed
- Developing partnerships:
    - Seeking to work in partnership with other churches and agencies to do God's mission

- Caring for people and our community:
    - Caring for the poor and people with minority and marginal voices

**Achievements and Performance**

Our regular services have continued to develop during the year. We are blessed with different members willing to taking part by leading the service, reading the scripture and giving testimonies as to what God has been doing for them. We have a group who regularly lead the singing. Three members now take it in turns to play the keyboard alongside our drummer.

Our sermons are themed and these have included Bear one another's burdens, Standing firm, Caring for all and when evil seems unstoppable.

We have a number of children and young people as part of our church. They join in the first part of our regular service and then leave to meet with their age groups. The first Sunday of the month is designated as our family service when the children stay in for the whole time and the service takes this into account. Our older young people also meet together on a Sunday afternoon. We celebrated with our children as they shared through song, readings and acting the Christmas story. This was greatly appreciated by the whole congregation who whole-heartedly congratulated them on their achievement.

We welcomed back to the fellowship Benjamin Teall who had been working on the OM ship Logos. He was so enthused as he told the whole congregation of his adventure.

Again some of our young people went off to university in the autumn.

During the week the church is open for Bible Study on a Tuesday morning and another is held on Zoom on Tuesday evening. We are pleased to see that both these groups have grown in number during the year.

We still have a community church which meets in our building on a Sunday afternoon and a Chinese church which meets on Saturday afternoon. We also allow churches without a baptismal pool to use our premises for their baptismal services.

Although not on a regular basis the men have met for breakfast. Sometimes this is held at the church whilst at other times they meet at a local sheltered home.

The ladies met together towards the end of the year and were delighted when the ladies from the Chinese church who share our premises on a Saturday afternoon joined us.

During the summer we organised a holiday club for children from 5-11yrs. Although this met the needs of our members' children it was also open to children in the local area.

We have celebrated with the Down's syndrome groups at their Christmas party.

In addition we have hired the hall out to local residents and allowed others to have birthday celebrations in our hall.

Helping those in need is a demonstration of our faith. At Christmas we collected for The Samaritans Purse. Samaritans Purse is commitment to providing emergency relief and long-term support to people affected by crisis. We managed to put together about 20 shoeboxes full of toys, clothes and musical instruments to be sent to the children abroad.

We were able to celebrate with our Baptist missionary, Valerie Kiaaber, as she gave birth to her second child during the year and hope to meet her during her furlough in 2026.

Our building is still in need of redevelopment. Following an electrical inspection it was noted that we needed new fire doors and we are still waiting for them to be installed.

The church has undergone some serious difficulties during the latter part of the year and has used the services of our Regional minister to try and resolve them. However, by the end of 2025 this is still an ongoing issue and will hopefully be resolved at the beginning of the New Year.

**Future Plans**

2026 sadly began with our minister, Rev. Andrew White taking time off for stress related illness and he subsequently handed in his notice which ended on 31 March 2026.

At a Deacons Election held in January one new deacon was elected, Michael Ehiabor. Three existing deacons Ebenezer Ademisoye, Judi Feasey and Angelo Teall were due to be re-elected. Angelo Teall decided not to stand. Neither Ebenezer Ademisoye nor Judi Feasey were re-elected by the membership. After a discussion with the regional minister Judi Feasey agreed to remain in the role of Treasurer until the AGM 2026 and appointment of a new Treasurer. Patrick Elliott also resigned as a deacon in January 2026. In May 2026 Jill Bonner and Peter Brown resigned, although Jill Bonner agreed to remain until the AGM 2026 and the appointment of a new Secretary. Three new deacons were appointed in May 2026, Valerie Ademisoye, Linda Findlay and Boniface Mamah.

London Baptists are looking into the best options to help the church to progress further.

**Financial Review**

Total Receipts were £106,874. The church manse was let out until June 2025 and the church flat for the whole of the year. This provided an income of £23,150. The church car park is also used by local workers during the week and fees for its use came to £4,613. Finally income was also received from the Licence to Woolwich Community Church to use the premises on a Sunday afternoon and other hirings during the week to contribute £14,670 To the church funds.

Planned giving decreased a slightly on the previous year although there was a Gift Aid Refund for the year of £9,743.

Interest for the year was £2,622. The aim is to move capital that will not be required immediately into an account that provides the best level of interest.

Total Expenditure for the year came to £107,075. The major sources of expenditure were on the Ministers Stipend, £41,493 and refurbishment of parts of the church flat and manse at £16,079.

The net result for the year was that income and expenditure were very similar.

The church has two restricted funds accounts with London Baptists, one to be used for the training of ministers and the second for young peoples work where only the interest can be used to activity with Young People. Neither of these two funds were touched during 2025.

No Trustees were paid or received a financial benefit for their contribution to the church other than the stipend paid to the church minister. Expenses were paid to Trustees to compensate for items purchased solely for use by the church.

**Reserves Policy**

The aim is to retain at least three months running costs in an unrestricted account with the ideal being six months running costs. The Reserves at the end of 2025, held in the main London Baptist Account were at about six months running costs

**Statement of Assets and Liabilities**

The statement of Assets and Liabilities includes the cash at the bank and the value of building assets that are based on the reinstatement insurance costs.

The overall result is that the assets of the church have decreased by £202 in the last year, but it is anticipated that as the work to re-develop the church buildings increases this will decrease in the coming years.

**Reporting Public Benefit**

The Achievements and Performance section of this report provide a brief summary of the activities undertaken by the church to further its charitable purposes for the public benefit. The Trustees confirm they have regard to guidance on public benefit, in particular to the guidance on charities for the advancement of religion, when planning activities. With this in mind there are two key principles by which public benefit is assessed:

1. There must be identifiable benefit or benefits – This is shown in the activities of the church and plans for reaching out to serve the community.
2. Benefit must be to the public, or a section of the public – the Trustees plan to enable as many people as possible to worship and become part of the church regardless of their background.

**Structure Governance and Management**

The church adheres to both the Baptist Union of Great Britain declaration of principle and vision and culture values. It is a member of the Evangelical Alliance and London Baptists.

The deacons/trustees of the church are elected to serve a three year term and that takes place during a meeting of the members towards the end of each year. The church minister(s) are also elected by the membership of the church when required.

The Trustees are responsible for the strategic direction of the church and will make decisions on behalf of the church. The Trustees met on 10 occasions during the year and a quorum was achieved at every meeting.

On 31 October 2025 the Assets and Liabilities of the unincorporated church were transferred to a CIO of the same name, this was by agreement of the church membership from a resolution made in 2023 by the then members of Woolwich Central Baptist Church to become a Charitable Incorporated Organisation.

Any key decision, such as the budget for the church, major expenditure and the appointment of deacons and trustees are made by the church membership at their meetings. The members have the power to challenge the trustees on the activities of the church and use of assets. During 2025 the members of the church met on three occasions.

**Responsibilities of trustees**

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

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.

**Approval**

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

JEFeasey
JEFeasey (Jul 4, 2026 09:24:32 GMT+1)
.....

Judith Feasey
Treasurer

Jill Bonner
Jill Bonner (Jul 4, 2026 17:41:40 GMT+1)
.....

Jill Bonner
Trustee

Date: Jul 4, 2026

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF

## WOOLWICH CENTRAL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Woolwich Central Baptist Church ('the charity') for the year ended 31 December 2025 on pages 8 to 11 following.

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

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

**Independent examiner's statement**
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:
1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Sarah Crispin
Sarah Crispin (Aug 13, 2026 16:09:16 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Aug 13, 2026

**WOOLWICH CENTRAL BAPTIST CHURCH**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

| | Notes | Unrestricted Funds: General Funds £ | Unrestricted Funds: Designated Funds £ | Restricted Funds £ | 2025 £ | 2024 £ |
|---|---|---|---|---|---|---|
| ***Income receipts*** | | | | | | |
| Donations | | 51,076 | - | 1,000 | 52,076 | 56,087 |
| Gift aid receipts | | 9,493 | - | 250 | 9,743 | 8,717 |
| Car Park | | 4,613 | - | - | 4,613 | 4,095 |
| Rental Income | | 23,150 | - | - | 23,150 | 35,250 |
| Hall Income | | 14,670 | - | - | 14,670 | 6,660 |
| Bank Interest | | 2,622 | - | - | 2,622 | 2,921 |
| Other | | - | - | - | - | 152 |
| ***Total receipts*** | | 105,624 | - | 1,250 | 106,874 | 113,881 |
| ***Payments*** | | | | | | |
| Payments in relation to charitable activities undertaken directly | 2 | 96,325 | - | 1,250 | 97,575 | 79,195 |
| Grants paid in relation to charitable activities undertaken by others | 3 | 9,500 | - | - | 9,500 | 7,419 |
| | | 105,825 | - | 1,250 | 107,075 | 86,614 |
| Loans repaid | | - | - | - | - | 500 |
| ***Total payments*** | | 105,825 | - | 1,250 | 107,075 | 87,114 |
| Net of receipts / (payments) before transfers | | - 202 | - | - | - 202 | 26,767 |
| Transfers between funds | 5 | - | - | - | - | - |
| **Net movement in funds** | | - 202 | - | - | - 202 | 26,767 |
| Cash funds as at last year end | | 101,193 | - | 12,770 | 113,963 | 87,196 |
| **Cash funds at this year end** | A | 100,991 | - | 12,770 | 113,761 | 113,963 |

The notes on pages 10 - 11 form part of these accounts.

**WOOLWICH CENTRAL BAPTIST CHURCH**

**STATEMENT OF ASSETS AND LIABILITIES**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

| | Notes | Unrestricted Funds: General funds £ | Unrestricted Funds: Designated funds £ | Restricted funds £ | 2025 £ | 2024 £ |
|---|---|---|---|---|---|---|
| **A Cash funds** | | | | | | |
| Cash at bank with immediate access | | 100,847 | - | 12,770 | 113,617 | 113,819 |
| Petty cash | | 144 | - | - | 144 | 144 |
| | | **100,991** | **-** | **12,770** | **113,761** | **113,963** |
| **B Other monetary assets** | | | | | | |
| Gift aid due to charity | | 5,956 | - | - | 5,956 | 7,547 |
| | | **5,956** | **-** | **-** | **5,956** | **7,547** |
| **C Liabilities** | | | | | | |
| **Falling due within one year** | | | | | | |
| PAYE & NI | | 867 | - | - | 867 | 146 |
| Fee for Independent Examination | | 1,290 | - | - | 1,290 | 1,230 |
| Accrued expenses | | - | - | - | - | 1,794 |
| | | **2,157** | **-** | **-** | **2,157** | **3,170** |

**D Assets retained for charity's own use**

| | Current value £ |
|---|---|
| Church Building | 2,383,332 |
| Church Contents | 108,853 |
| | 2,492,185 |

Current values have been estimated by the trustees and are based on the reinstatement insurance costs.

**E Investment assets**

| | Current value £ |
|---|---|
| Investment property (Manse) | 406,004 |

**F Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

JEFeasey
JEFeasey (Jul 4, 2026 09:24:32 GMT+1)

Judith Feasey
Treasurer

Jill Bonner
Jill Bonner (Jul 4, 2026 17:41:40 GMT+1)

Jill Bonner
Trustee

Date: Jul 4, 2026

The notes on pages 10 - 11 form part of these accounts.

**WOOLWICH CENTRAL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

## 1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

On 31st October 2025, the assets, liabilities and activities of Woolwich Central Baptist Church (Unincorporated Trust) were transferred to Woolwich Central Baptist Church CIO at book value including cash of £117,091. These accounts are prepared with comparatives shown as if the entities had always been combined.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

## 2 Payments in relation to charitable activities undertaken directly

| | Unrestricted Funds | | | | |
|---|---|---|---|---|---|
| | General funds | Designated funds | Restricted Funds | Total 2025 | Total 2024 |
| | £ | £ | £ | £ | £ |
| Employment costs (see note 4) | 42,077 | - | - | 42,077 | 38,582 |
| Ministry expenses | 9,797 | - | - | 9,797 | 9,322 |
| Refurbishments | 18,070 | - | 1,250 | 19,320 | 12,163 |
| Maintenance of buildings & equipment | 6,792 | - | - | 6,792 | 9,252 |
| Utilities | 16,253 | - | - | 16,253 | 6,544 |
| Insurance | 3,336 | - | - | 3,336 | 3,332 |
| | 96,325 | - | 1,250 | 97,575 | 79,195 |

## 3 Grants paid in relation to charitable activities undertaken by others

| | | | | | | |
|---|---|---|---|---|---|---|
| Grants for: | | | | | | |
| Baptist World Mission | Overseas Mission | 5,500 | - | - | 5,500 | 3,000 |
| Home Mission Fund | UK Mission | 4,000 | | | 4,000 | 2,500 |
| Other small grants to organisations | | - | - | - | - | 620 |
| Grants to individuals | | - | - | - | - | 1,299 |
| | | 9,500 | - | - | 9,500 | 7,419 |

## 4 Transactions with related parties

Andrew White served as church leaders and was paid £27,369 (2024: £26,582 ) for serving in that capacity, not for serving as a trustee; this payment is permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £14,124 (2024: £12,000) in respect of the provision of accommodation (which is customary for ministers) so that they could better perform their duties.

## 5 Movement of funds

| | Opening balance £ | Receipts £ | Payments £ | Transfers £ | Closing balance £ |
|---|---|---|---|---|---|
| General funds | 101,193 | 105,624 | (105,825) | - | 100,991 |
| Restricted funds | | | | | |
| Youth Weekend | 343 | | | | 343 |
| Vision Fund | 4,126 | | | | 4,126 |
| Kent School Fund | 210 | | | | 210 |
| John Wilson Memorial | 2,495 | - | - | - | 2,495 |
| Communion Fund | 615 | | | | 615 |
| Burrage Grove Trust | 4,981 | | | | 4,981 |
| Refurbishment Fund | - | 1,250 | (1,250) | | - |
| | 12,770 | - | - | - | 12,770 |
| Total funds | 113,963 | 105,624 | - 105,825 | - | 113,761 |

The Youth Weekend Fund is money set aside for holding a youth weekend away
The Vision Fund is for fulfilling the church vision
The Kent School Fund is for supporting a school in Sierra Leone
The John Wilson Memorial Fund is for supporting the minister with books and other resources
The Communion Fund is for helping people in need
The Burrage Grove Trust Fund is for youth work
The Refurbishment fund is for money given towards the refurbishment of the Church and Manse

# Woolwich Central Baptist Church_Accounts 2025_FINAL TO SIGN

Final Audit Report 2026-08-13

| | |
|---|---|
| Created: | 2026-06-29 |
| By: | Claire Lee (claire.lee@stewardship.org.uk) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAy7mgOT6GAi8e_s2YhCJrXUYdoG39ZInl |

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