

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

**STONY STRATFORD
COMMUNITY CHURCH**

REGISTERED CHARITY NUMBER 1131785

Stony Stratford Community Church

CONTENTS

LEGAL AND ADMINISTRATIVE INFORMATION	3
CHURCH ANNUAL REPORT	5 - 12
STATEMENT OF FINANCIAL ACTIVITIES	13
BALANCE SHEET	14
NOTES TO THE FINANCIAL STATEMENTS	15 - 28
PENSIONS COMMUNICATIONS	29 -32
INDEPENDENT EXAMINER'S REPORT	33

Stony Stratford Community Church

LEGAL AND ADMINISTRATIVE INFORMATION

START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
CUSTODIAN TRUSTEE	The Baptist Union Corporation Ltd
MINISTER (TEAM LEAD)	Reverend Stuart Earl
ELDERS	Judy Howson (Appointed Sep 2023) Zara Lee (Appointed 06/2021) (Resigned 11/2024)) Steve Summerfield (Appointed Dec 2023) Christine Laughlan (Appointed Feb 2024) Ruth Bowden (Appointed Oct 2024) Kenneth Beaton (Appointed Jan 2019)
SAFEGUARDING TRUSTEE	Gillian Clarke (Appointed Sep 2023)(Resigned Mar 2024)
CHURCH SECRETARY	Barry Howson (Appointed Dec 2023)
TREASURER	Neil Hughes (Appointed Apr 2016)
ADMINISTRATIVE TRUSTEES	Peter Whybray (Appointed Dec 2023) Julie Halsey (Appointed Oct 2024)
MANAGING TRUSTEES	Ministers Elders Church Secretary Treasurer Administrative Trustees Safeguarding Lead
GOVERNING INSTRUMENT	The Church is governed by its own constitution and rules as approved at the Church members' meeting.
CHARITY REGISTRATION NUMBER	1131785
OBJECTS	The Church exists to proclaim the Christian faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.
CUSTODIAN TRUSTEE ADDRESS	PO Box 44 129, Broadway Didcot Oxfordshire OX11 8RT
REGISTERED ADDRESS	Stony Stratford Community Church Horsefair Green Stony Stratford Milton Keynes MK11 1JW

Stony Stratford Community Church

PRIMARY BANK	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

Stony Stratford Community Church

CHURCH ANNUAL REPORT

FOR THE YEAR ENDED 31ST MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Stony Stratford Community Church is an unincorporated association, governed by its own constitution and rules as approved at the Church Members' Meeting. The constitution is based upon the Approved Governing Document for Baptist Churches provided by the Baptist Union of Great Britain.

Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The Minister Rev Stuart Earl (Team Leader) is accredited by the Baptist Union. He works with a team of Elders to enable the church to fulfil its commission - namely to make disciples of Jesus Christ. Decisions are made according to Baptist practice by the Church Membership which meets at least four times a year. The Minister, Church Secretary, Treasurer, Elders, and individuals with responsibility for Safeguarding, Buildings and IT are Trustees of the church with responsibility for general decisions. They are accountable to the Church Members for decisions they make, and important decisions, including finances, are discussed and voted upon at the Church Members' Meeting. The constitution sets out procedures and thresholds for decision making, though the aim is for decisions to be made by consensus.

Trustees are appointed according to rules set out in our constitution. Nominations are made from the church membership, considered by the Elders, and appointed by the members of the church through a vote at a Church Members' meeting. Trustees are provided with guidance for their role using documents supplied by the Baptist Union, which also sign-posts the Charity Commission guidance they are required to be familiar with.

During the course of the year the Trustee team expanded by two to 12 – one Elder and a much-needed appointment to focus on building maintenance issues. Unfortunately, one of the Trustees with an Eldership role resigned for personal reasons and near the end of this year we lost our Safeguarding Trustee who was advised not to perform the dual role of Designated Person for Safeguarding and Safeguarding Trustee. She subsequently resigned from the Trustee aspect of her role. This has taken us back to 10 Trustees. We remain active in seeking additional people to take the team to the full complement of 14, but most approaches are unsuccessful reflecting the challenge of finding suitable people willing to take on the responsibilities that being a Trustee entails.

The full Trustees group met eight times during the year.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

OBJECTIVES AND ACTIVITIES

Mission Statement:

“To know Jesus Christ as Saviour and Lord and to make Him known.”

Vision:

“God wants to continue to build us together into a loving family, anointed and filled with the Holy Spirit, reaching out in Jesus’ name to the surrounding community and to all nations.”

Values:

G- enerosity
R- adical Living
A- cceptance
C- ommunity Focus
E- ngaging in Prayer and Worship

Stony Stratford Community Church registered as a charity in 2009. We changed our name to help us become more accessible to the local community but remain a member of the Baptist Union and operate according to Baptist principles.

The church conducts public worship services which are open and advertised to those in the locality, as well as conducting regular activities to advance the Christian Faith and serve the community held in our building and in other locations. The Trustees regularly consider ways to maximise effectiveness and have regard to the Charity Commission guidance on public benefit.

Activities listed in our rules of particular relevance to this public benefit are:

- regular public worship, prayer, Bible study, preaching and teaching;
- the Communion of the Lord’s Supper which shall normally be observed at least once a month;
- evangelism and mission;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom;
- encouraging relationships with and supporting Baptists and other Christians.

Our buildings and systems are important resources for this to happen, and the Trustees oversee their upkeep and maintenance.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Sunday Worship & Prayer

A public worship service is held each Sunday morning, including sung worship, Bible reading and prayer. First, third and fifth Sundays incorporate a sermon – themes covered throughout the year include the post-resurrection appearances of Jesus (continuing from the previous year), Jesus' approach to acceptance of others, Advent/Christmas, and thinking about the nature of church and the challenges of the future. Second Sundays are our "Sundays Out" weeks where we meet together for a shorter time before heading out to share with our local community through activities (see the section on Mission below). On fourth Sundays, instead of a sermon we recount stories of God at work in and through our lives as an encouragement to one another to demonstrate God's goodness and love to those around us. This is followed by a shared lunch together and some training in sharing our faith with others in order to make Jesus known to those beyond our church community. Groups for youth and children usually meet each Sunday apart from Sundays Out weeks when all participate in the community activities. During this year we have held all age Café Church services when there has been a fifth Sunday in a month.

Each month there is a Prayer and Worship evening on one Sunday which provides more time to engage with key practices of the Christian faith.

We have also continued offering regular Messy Church services, which give a hands-on approach to worship for all ages. These take place on Sunday afternoons and are often attended by families from the area who are not involved in church at other times. We have held four of these events through the year, plus a mini version at the town's Riverside Fair.

We were very pleased to record our first Believers' Baptisms for several years in 2024. One of our young people and one of our older people were both baptised, as a testimony to the work of Jesus in their lives and their desire to follow him and belong to the church.

Church Family

A membership review has been underway for some time, including seeking to communicate with those we have lost contact with over many years. The conclusion of this has led to a significant reduction in our membership list, though we are confident that it is now a much more accurate representation.

In the time covered by this report 25 members resigned or were removed as part of our membership list review, and there was one other resignation. A further two members, Isaac Nyamweda and Maura Parsons, were promoted to glory. However, we also gained five new members giving a total of 99.

Pastoral care is overseen by a volunteer acting as Pastoral Co-ordinator who liaises with individuals/groups and the Team Leader. We now have an Elder who is actively working with the Family Fund (a fund for pastoral needs) group to make sure this is administered effectively.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued) FOR THE YEAR ENDED 31ST MARCH 2025

Youth and Children

As well as the Sunday morning groups, we offer a fortnightly club for children that is open to the wider community on Friday evenings in our building. These sessions include a variety of fun activities and opportunity for socialising, but also for learning and support. Occasional additional youth activities have been arranged such as social events and joining in with gatherings for young people across Milton Keynes.

One of our young people took a gap year following leaving school, gaining experience of Christian ministry at a residential centre in Sheffield working with young people and travelling to Brazil to work with children for a project there. The church was able to contribute to the costs of this.

We had hoped to be able to run a gap year scheme with trainees to support our youth and community work starting in September 2024, but our partner organisation (DNA) was unable to recruit enough trainees. Sadly, shortly afterwards, DNA took a decision to cease operating.

Life Groups

The church has six mid-week "Life Groups" which meet in people's homes, using the church building, or online. These provide an opportunity for spiritual growth and discipleship, as well as providing pastoral care for the group members. Information regarding these groups is available on our website.

Mission

We have engaged in a wide range of activities as means by which we seek to advance the Christian faith in ways which also demonstrate clear public benefit. More details below.

Our review of our community engagement continued using the 5D Framework from Share Jesus International. This included holding a stakeholder event to explore issues with relevant community groups including other churches, community groups, charities, and the Town Council. It was a very positive event, and we hope to build on it in future. A number of areas to explore further have emerged, including improving co-operation with other community groups/agencies, improving communication of all that we offer generally, a new group for the visually impaired (see below) and investigations into the possibility of running student mentoring in local schools.

There is more to do with the 5D process, but the urgent response to the needs of Asylum Seekers in a local hotel has taken a lot of time and become a priority (again, see below).

Activities with a mission focus include:

Sundays Out

Sundays Out is our monthly service where we get out of the building to serve the community, share with people and speak the Good News of Jesus to them. The activities include a service in Magdalen House (supported living for older people), litter picking in partnership with the Residents' Associations of Galley Hill and Fullers Slade, community football, Operation Blessing (usually giving away flowers) and other opportunities to engage people in conversation on the street and pray for them.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued) FOR THE YEAR ENDED 31ST MARCH 2025

Missional Communities

The three groups seek to balance worship and care for one another, with work in evangelism and service to the community. Details of these groups are publicly available on our website.

The Hope Group continues to develop the Hygiene Bank for Milton Keynes, providing personal care items to those who need them through community partnerships.

The Thursday Group runs our Messy Church events (see the section on Sunday Worship & Prayer) and continues to provide regular cake drops for the staff of three local schools to encourage them. The community football events that run as part of Sundays Out are also a project of this group.

The "CONNECT" group ran the Souper Saturday events which ended in April 2024 due to staffing issues. Their focus is now running monthly pop-up café events at a local park giving away free drinks and treats, as well as listening to people and praying for their needs.

Community Outreach

We provide a variety of regular sessions to reach out and serve a wide cross-section of our community:

Weekly: Mini Blessings (our parent/carer and toddler group) and Drop In (providing a meal and social contact – mainly attended by older people).

Fortnightly: Memory Club (dementia friendly social time), Creative Threads (needlecraft-based group).

Monthly: Fellowship Tea (social event for older people). A new Visual Impairment Group offering support and social time to those with visual impairments began in November 2024 in partnership with Bucks Vision.

Winter Months: Winter Night Shelter (homeless provision fortnightly from December to March - providing venue, co-ordinator and some team).

Annually: Folk on the Green concert town event (we gave away approximately 2000 bottles of water), and Christmas Lights switch on town event (we gave away around 1000 cups of hot chocolate).

Asylum Seekers

In November 2024 we received a call asking for help from West Northants Council due to a local hotel coming into use as accommodation for Asylum Seekers. The contact came as we are part of the Welcome Churches Network, though had never been involved in anything at this scale.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

Around 60 men had been placed in the hotel awaiting their asylum applications to be processed. The isolated location on a main road with a small village nearby, meant there was little for them to do and there were concerns about problems that could be caused and the mental health impact on the men. We have responded in the following ways:

- **Clothing** – the MK: Storehouse was approached about providing clothes and agreed to help. We supported their efforts, collecting clothes from our church community and delivering them to the Storehouse. We also raised money for them as the local emphasis of our Christmas appeal.
- **Games** – we gathered donations of games and jigsaws and took several boxes to the hotel, as well as purchasing a table football set, playing cards and dominoes.
- **Toiletries** – The hotel provides shampoo, shower gel, soap, toothbrush and toothpaste. SSCC members founded the Hygiene Bank MK. Working with them, we have been supplying deodorant, razors, shaving foam, body lotion, combs and nail clippers for all the men.
- **Sports Equipment** – we provided 2 free-standing basketball hoops and basketballs, plus a set of badminton equipment (net with stand, racquets, shuttlecocks).
- **Bicycles** – we were asked to provide bikes from the start by hotel management and the hotel residents. Working with The Bike Project (which provides bikes for refugees) we were able to supply 20 bikes for the men to use. We also provided bike racks, helmets, locks, lights and puncture repair kits. This was made possible with a grant from the Central Baptist Association.
- **Open Door** – we ran sessions in our church building every couple of weeks. For two hours on a Monday afternoon, we welcomed groups of the men. Pool, table tennis, games, painting, basic English teaching and refreshments are part of this.
- **Mental Health** – the mental health of the residents is a huge issue. We had hoped to run Kintsugi Hope Wellbeing courses but have not managed this so far. Our trained facilitators are willing to run it, but as they are all women they need some male volunteers to join them. In the meantime, we have provided the hotel with links to videos in various languages covering basic mental health and well-being. We recognise that there is a desperate need for in depth professional mental health support, but that is beyond our resources to provide.
- **Other support** – as Christmas approached, we collected donations of chocolate that were given to all the men and hotel staff as a small gift.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued) FOR THE YEAR ENDED 31ST MARCH 2025

World Mission

During this year we have been pleased to welcome missionaries visiting home who we support and are members of our church working in Asia, and the Destiny Africa Children's Choir from Uganda who we have had connections with for many years. The latter group performed a concert which was attended by church members/attendees and people from the local community.

Buildings/Facilities

The appointment of a Trustee with responsibility for building issues has meant that routine maintenance is now being effectively planned for and other remedial works are underway. Repairs have included drains, plumbing, doors, and lights. The extent of roof repairs required is currently being investigated but may be significant.

Unfortunately, a severe storm in September 2024 combined with a blocked drainage gully led to one of our rooms flooding. This has required an insurance claim and extensive drying out. Although the original estimate was that all works would be complete by February 2025, unexplained delays from contractors acting on behalf of the insurance company mean we are still waiting for the work to be finished. The loss of this space has had an impact on several of our activities as we have had to make adjustments.

Office

Since the last annual report, the office has continued to develop as a resource for the smooth running of the church thanks to the work of our Church Support Facilitator. We are now working on recruiting a second office worker to provide PA support to the Team Leader and Trustees.

Accessibility

With support from our Accessibility Co-ordinator, we have continued to consolidate our Growing Hope Silver Accessibility Award with an accessibility training day, extra resources and provision, and signs/information using the Widgit visual language.

Safeguarding

The Church has necessary policy and procedures in place and operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

Stony Stratford Community Church

CHURCH ANNUAL REPORT (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

CONCLUSION

The Trustees are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public with regard to the Charity Commission guidance.

This year has been one of building on the changes of the previous year, and lots of work to ensure the effectiveness of structures and resources to meet our charitable objectives. Developing team is crucial in this regard, and progress in recruitment for one aspect is often, frustratingly, matched by losses in another. We are determined to be the best possible stewards of our resources and to continue to develop our work for the public benefit. All this is following God's call on our lives and seeks to bring glory to him.

Rev Stuart Earl, Minister (Team Leader)

TRUSTEES' RESPONSIBILITIES

The Charities Act 2011 require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus of the Charity for that period. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on:

..... 16/12/25

Signed on their behalf by Trustees:

..... S. A. Earl

Printed Name:

..... STUART ALLAN EARL

Stony Stratford Community Church

STATEMENT OF FINANCIAL ACTIVITIES

Stony Stratford Community Church

Statement of Financial Activities

For the period from 01 April 2024 to 31 March 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	Prior Year Total Funds
Incoming resources					
Donations, Legacies and similar incoming resources	3a/3c	143,283	12,864	156,147	142,318
Activities in furtherance of the charity's objects	4b	2,650	0	2,650	2,318
Investment income	3b	10,786	996	11,782	3,399
Other incoming resources	3d	512	0	512	369
Total income		157,231	13,860	171,092	148,404
Resources used					
Costs of generating funds	4e	3,062	70	3,132	2,482
Grants payable in furtherance of charity's objects	4a	2,286	24,958	27,243	11,588
Activities in furtherance of the charity's objects		76,279	956	77,235	70,705
Support costs	4c	45,584	0	45,584	20,466
Expenditure on managing-administering the charity	4d	4,538	0	4,538	6,614
Total expenditure		131,749	25,984	157,733	111,855
Net income / expenditure resources before transfer		25,482	(12,123)	13,359	36,549
Transfers					
	5				
Gross transfers between funds - in		3,339	11,316	14,655	10,754
Gross transfers between funds - out		(14,655)	0	(14,655)	(10,754)
Other recognised gains / losses					
Net movement in funds		14,166	(807)	13,359	36,549
Reconciliation of funds					
Total funds brought forward		197,505	1,334,068	1,531,572	1,495,023
Total funds carried forward		211,671	1,333,260	1,544,931	1,531,572
There may be minor discrepancies in the totals if the pence are not being shown					

Stony Stratford Community Church

BALANCE SHEET

Stony Stratford Community Church

Balance Sheet

As at: 31 March 2025

	Notes	General Fund	Designated Funds	Restricted Funds	As At 31/03/2025	As At 31/03/2024
Fixed assets	2					
Tangible assets		0	1,294	220,200	221,494	220,730
Heritage assets		0	0	1,032,979	1,032,979	1,032,979
Total Fixed assets		0	1,294	1,253,179	1,254,473	1,253,709
Current assets						
Debtors	7	20,071	1,536	1,667	23,273	25,727
Cash at bank and in hand	6	160,586	28,988	78,316	267,890	252,958
Total Current assets		180,657	30,524	79,983	291,163	278,685
Creditors: Amounts falling due in one year	8	804	0	(98)	705	822
Net current assets or liabilities	8	179,853	30,524	80,081	290,458	277,863
Total assets less current liabilities		179,853	31,818	1,333,260	1,544,931	1,531,572
Total net assets or liabilities		179,853	31,818	1,333,260	1,544,931	1,531,572
Represented by	5					
Unrestricted		179,853	0	0	179,853	171,296
Designated		0	31,819	0	31,819	26,209
Restricted		0	0	1,333,262	1,333,262	1,334,068
Funds of the church		179,853	31,818	1,333,260	1,544,931	1,531,572
There may be minor discrepancies in the totals if the pence are not being shown						

Approved by the Trustees on:

16/12/25

Signed on their behalf by Trustees:

S. A. Earl

Printed Name:

STUART ALLAN EARL

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES (Continued)

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Pensions

The Charity is an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme. The pension contributions include additional payments related to the current deficit recovery plan for the Defined Benefits branch of the Baptist Pension Scheme.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES (Continued)

Pensions

Further details related to this matter can be found in the last section of this report.

Assets

Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Depreciation

Depreciation is calculated at a rate to write off the cost of all tangible fixed assets on a straight-line basis over an assumed useful life of four years. The rates applied per annum are thus 25% across all tangible fixed assets.

No depreciation is charged to freehold property as the properties are maintained to such a standard it is considered the residual value will not be less than cost.

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

2. TANGIBLE FIXED ASSETS

Stony Stratford Community Church

Tangible Fixed Assets

Financial Year 2024-25

	Restricted	Restricted	Unrestricted	
	Freehold Property	Purchased Equipment	Purchased Equipment	Total
Gross Block				
Costs As At 01/04/2024	1,253,179	16,968	92,125	1,362,272
Additions			1,726	1,726
Revaluations				0
Disposals				0
Costs As At 31/03/2025	1,253,179	16,968	93,851	1,363,998
Depreciation				
As At 01/04/2024	0	16,968	91,630	108,598
Charge				
Equipment Y/E 2025	0	0	431	431
Equipment Y/E 2024	0	0	0	0
Equipment Y/E 2023	0	0	0	0
Equipment Y/E 2022	0	0	530	530
As At 31/03/2025	0	16,968	92,591	109,559
Net Book				
As At 31/03/2025	1,253,179	0	1,260	1,254,439
As At 31/03/2024	1,253,179	0	495	1,253,674

There may be minor discrepancies in the totals if the pence are not being shown

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025 : None

31st March 2024 : None

Notes

A comparison to the previous year's Note 2 will show an inconsistency when comparing the closing accumulated asset values and depreciations, as compared to the opening figures for this financial year. This has been traced to some minor, non-material errors in the historic submissions which have now been corrected here.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

3. INCOMING RESOURCES

Stony Stratford Community Church

Incoming Resources

Selected period: 01 April 2024 to 31 March 2025

	Notes	Unrestricted	Designated	Restricted	This Year	Last Year
3a) Donations, Legacies and similar incoming resources						
Bank Transfer Donations	5	61,725	113	4,436	66,273	64,333
Recovered Gift Aid & GASDS	5	19,641	1,536	1,315	22,491	24,846
Offerings at services		4,210	0	0	4,210	4,597
Other regular donations	5	27,526	0	140	27,666	27,790
Non regular donations		17,443	419	0	17,862	7,246
Communion offering	5	0	0	1,016	1,016	881
On trust giving	5	0	0	1,790	1,790	1,846
Memory Club	5	0	0	459	459	369
Online donations	5	4,109	317	2,708	7,135	3,844
Legacies		0	66	0	66	500
Building Maintenance & Development		0	6,179	0	6,179	6,065
CBA Grant For Asylum Seeker Outreach	5	0	0	1,000	1,000	0
Sub Total		134,654	8,630	12,864	156,147	142,317
3b) Activities in furtherance of the charity's objects						
DropIn Donations		2,650	0	0	2,650	2,318
Sub Total		2,650	0	0	2,650	2,318
3c) Investment income						
Interest on bank accounts	5	2,944	0	996	3,940	3,399
Property Lettings		0	7,842	0	7,842	0
Sub Total		2,944	7,842	996	11,782	3,399
3d) Other incoming resources						
Hire of premises		12	0	0	12	0
Weddings & Funerals		0	500	0	500	369
Sub Total		12	500	0	512	369
Incoming resources Grand totals		140,259	16,972	13,860	171,092	148,404

There may be minor discrepancies in the totals if the pence are not being shown

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

4. RESOURCES USED

Stony Stratford Community Church

Resources Used

Selected period: 01 April 2024 to 31 March 2025

	Notes	Unrestricted	Designated	Restricted	This Year	Last Year
4a) Grants payable in furtherance of charity's objects						
Family fund	5	0	0	4,288	4,288	0
MSG	5	0	0	17,973	17,973	8,561
On trust payments	5	1,000	1,286	2,697	4,982	3,027
Sub Total		1,000	1,286	24,958	27,243	11,588
4b) Activities in furtherance of the charity's objects						
Books		305	0	0	305	297
Conferences		1,253	0	0	1,253	1,032
Evangelism		913	0	0	913	2,384
General pastoral		364	0	0	364	516
Leadership training		999	0	0	999	108
Manse Costs		2,645	0	0	2,645	2,682
Office		195	0	0	195	93
Telephone		801	0	0	801	744
Photocopying		490	0	0	490	454
Public address system		1,742	0	0	1,742	75
Salary Pensions NI Accommodation		64,574	0	0	64,574	58,916
Special events		(416)	0	0	(416)	1,321
Transport		830	0	0	830	1,173
Children & Youth		815	0	0	815	878
Community Care		37	0	641	678	31
Asylum Seeker Outreach		0	730	315	1,045	0
Sub Total		75,547	730	956	77,233	70,704
4c) Support costs						
Building & Maintenance		8,627	2,065	0	10,692	5,125
Cleaning Services		664	0	0	664	446
Church Kitchen Supplies		1,187	0	0	1,187	729
Insurance		3,258	0	0	3,258	2,763
Miscellaneous payments		309	0	0	309	168
Utilities		18,929	0	0	18,929	7,399
Property Letting		455	7,306	0	7,761	2,219
Property Letting Insurance		0	279	0	279	65
Internet Based Services		1,874	0	0	1,874	1,504
Safe Guarding		0	0	0	0	48
Garden Costs		280	0	0	280	0
Health & Safety		350	0	0	350	0
Sub Total		35,933	9,650	0	45,583	20,466
4d) Expenditure on managing-administering the charity						
Comms General		54	0	0	54	54
Bank charges		62	0	0	62	60
Professional fees		1,662	0	0	1,662	1,502
Computing		104	409	0	513	167
Subscriptions		265	0	0	265	1,250
Resource Copyright		1,020	0	0	1,020	972
Depreciation (Designated)		153	809	0	961	2,609
Sub Total		3,320	1,218	0	4,537	6,614
4e) Costs of generating funds						
Fund raising expenses		2,946	0	0	2,946	2,374
Bank charges (fund raising)	5	111	5	70	186	108
Sub Total		3,057	5	70	3,132	2,482
Resources used Grand totals		118,861	12,888	25,984	157,733	111,855

There may be minor discrepancies in the totals if the pence are not being shown

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

5. RESTRICTED FUNDS

Stony Stratford Baptist Church

Restricted Funds

Selected period: 01 April 2024 to 31 March 2025

	Brought Forward	Incoming Resource	Outgoing Resource	Transfers	Gains And Losses	Carried Forward
On trust - MSG	18,575	1,279	17,354	11,316	0	13,816
On trust - Funds	3,931	2,003	2,573	0	0	3,360
On trust - Family Fund	9,406	7,330	4,357	0	0	12,379
Sanctuary Buildings	1,032,979	0	0	0	0	1,032,979
Manse Purchase Fund	267,409	996	0	0	0	268,406
Building Development Funds	746	0	0	0	0	746
Building Development Funds Phase 2	97	0	0	0	0	97
Memory Club Fund	693	559	341	0	0	912
Missional Development Fund	(600)	0	300	0	0	(900)
Manse Refugee Fund	782	0	0	0	0	782
Pakistan Flood Fund	50	0	50	0	0	0
World Vision Gaza Appeal	0	45	45	0	0	0
ABCD Bethlehem Christmas Appeal	0	10	10	0	0	0
Asylum Seeker Outreach	0	1,000	315	0	0	685
ABCD & MK Storehouse Christmas Appeal	0	639	639	0	0	0
Totals	1,334,068	13,861	25,984	11,316	0	1,333,262

There may be minor discrepancies in the totals if the pence are not being shown

Restricted funds in deficit are considered to be on-going activities and are replenished during the coming financial period, except where noted below.

The restricted funds held are represented by the Charity's cash reserves and fixed assets investments and are to be expended as specified above.

Mission Support Group (MSG) – this is categorised as a restricted fund in these accounts. The MSG fund currently receives funds from the general fund and is administered by a team appointed by the church.

On Trust Funds - these are donations made for specific causes (notably but not exclusively, personal support of some of our missionaries). Income for these purposes are held in & disbursed from cause specific on trust funds, summarised here.

On Trust Family Fund - this fund operates in a similar fashion to the Mission Support Group. Funds are provided via a communion offering plus personal specific donations. The fund is used to assist those within the congregation experiencing unexpected financial difficulties.

Manse - In buying the new manse (75 Boundary Crescent) it was deemed necessary to raise additional finances since the existing fund would be insufficient. This was achieved by a special appeal to the congregation.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31ST MARCH 2025

When this was agreed at the church meeting it was also agreed that any funds remaining after the completion of the purchase would be used for the future development of the Church premises on the Horsefair Green site.

It should also be noted that the fund value reflects the recorded value for the tangible asset that is the property at 75 Boundary Crescent.

Building Development Funds – This fund reflects the consolidation of all previous funds related to the financing of phase one of the building development programme, the repayment of which was completed during 2020/2021.

Building Development Funds Phase 2 - This fund reflects the donations received and funds raised for a possible Phase 2 of the building redevelopment programme.

Memory Club Fund – This fund holds income received for the purposes of operating a support group for those afflicted with dementia and other memory related diseases. There are two primary sources of income: a local authority grant to assist with operational expenses; donations received at each event.

Missional Development Fund – this fund holds donations received by our missional groups specific for the work of these groups, and as such represents a restricted fund. Expenditure from this fund is backed by a church designated fund from which this reserve fund is replenished annually should its expenditure outstrip its income.

Manse Refugee Fund – this fund was setup to receive donations towards the cost of upgrading the décor of the church Manse in anticipation of hosting a refugee family from Ukraine. During this reporting period a family from Ukraine were our guests in the Manse for a period of time, however they have now moved on.

Pakistan Flood Fund – this fund was set up to receive donations towards the Pakistan Flood appeal. These donations have now been fully distributed and hence this will be removed in future reports.

The remaining funds list (except the Asylum Seeker Outreach) were set up to receive donations made by individuals in the church, to the church, in the expectation of those funds being forwarded to the relevant organisations. These funds were forwarded to the relevant organisations during this accounting period. As such, these funds are now classed as closed.

Asylum Seeker Outreach – this fund was set up to receive a grant from the Central Baptist Association for assisting the church work with asylum seekers. This work has now ended, and we are in communication with the Central Baptist Association to determine what should now happen to the remaining grant funds.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

6. CASH AT BANK & IN HAND

Stony Stratford Baptist Church

Cash At Bank & In Hand

As at: 31 March 2025

	General	Designated	Restricted	Total	Last Year
BB_CURR : Barclays - Current Account	26,371	500	(495)	26,376	13,270
BB_FF : Barclays - No 2 Account	0	0	1	1	1,782
CAFCURR : CafCash Current Account	21,282	13,402	27,704	62,388	165,366
CAFPLAT : Caf Platinum	0	0	0	0	21,254
BU Corp: Manse Account Funds	0	0	50,700	50,700	49,704
Online Stripe Payments Account	0	0	0	0	716
PC-ALPHA : Petty Cash - Alpha catering	83	0	0	83	83
PCDROPIN : Petty Cash - Drop In	86	0	0	86	380
PCTREASURY : Petty Cash - Treasury	20	0	0	20	20
PC_OFFICE : Petty Cash - Office	5	0	0	5	5
PCMEMORY : Petty Cash - Memory Club	0	0	407	407	379
PAYPAL : Virtual Bank	0	0	0	0	0
PCBELVOIR : Petty Cash - Belvoir Float	0	5,086	0	5,086	0
Charity Bank 1 Year Fixed	31,353	0	0	31,353	0
Charity Bank 3 Year Fixed	20,000	10,000	0	30,000	0
United Trust Bank 100 Day Notice	61,385	0	0	61,385	0
Totals	160,585	28,988	78,317	267,890	252,959

BU Corp: Manse Account Funds – These funds are held on trust by the Baptist Union Corporation for SSCC and represent the remainder of the proceeds from the sale of a former Manse, following the clearing of the mortgage on SSCC's remaining manse property at 75 Boundary Crescent, in accordance with the agreement of the Baptist Union Corporation.

PAYPAL: Virtual Bank – This account arises from our attempt to donate funds direct to a missionary operating abroad. Unfortunately, this approach failed and alternative methods were employed. Whilst the account still exists, it is not currently used.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

7. DEBTORS & PREPAYMENTS

Stony Stratford Baptist Church

Debtors & Prepayments

As at: 31 March 2025

	General	Designated	Restricted	Total	Last Year
Accounts Receivable	430	0	352	782	1,054
HMRC Gift Aid Recovery Year End Accrual	19,641	1,536	1,315	22,491	24,674
Totals	20,071	1,536	1,667	23,273	25,728

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

8. CREDITORS: AMOUNT DUE WITHIN ONE YEAR

Stony Stratford Baptist Church

Creditors: Amounts Due Within One Year

As at: 31 March 2025

	General	Designated	Restricted	Total	Last Year
Agency Collections	0	0	(98)	(98)	(98)
Accounts Payable	1,020	0	0	1,020	996
HMRC Gift Aid On Negative Costs	(216)	0	0	(216)	(75)
Totals	804	0	(98)	706	823

HMRC Gift Aid On Negative Costs – This is an anticipated negative liability (i.e. an amount we expect to receive) due to gift aid on donations that we intend to offset against incurred costs (hence the classification as a liability).

8a. CREDITORS: AMOUNT DUE AFTER ONE YEAR

Stony Stratford Baptist Church

Creditors: Amounts Due After One Year

As at: 31 March 2025

	General	Designated	Restricted	Total	Last Year
Totals	0	0	0	0	0

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

9. STAFF COSTS & NUMBERS

Stony Stratford Community Church

Staff Costs & Numbers

Financial Year 2024-25

	<u>This Year</u>	<u>Last Year</u>
Staff Costs		
Gross Wages & Salaries	47801	41695
Employer's National Insurance	0	0
Employer's Pension	5373	4871
Total	53174	46566

	<u>This Year</u>	<u>Last Year</u>
Staff Numbers		
Engaged in activities in furtherance of Charity's Objectives	2	3
Total	2	3

Gross Wages & Salaries – As recorded in our previous accounts, there is in place a manse agreement between the church and each of its ministers whereby the church leases each minister's property in order to fulfil its obligation to provide accommodation for each minister. As a lease arrangement this falls outside the scope of PAYE and is borne as a cost to the church.

Employer's Pension – These contributions may include additional payments related to the current deficit recovery plan for the Defined Benefits branch of the Baptist Pension Scheme. Further details related to this matter can be found in the last section of this report.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

10. TRUSTEES AND OTHER RELATED PARTIES

Stony Stratford Community Church Payments To Custodian Trustees And Affiliated Groups Financial Year 2024-25

	<u>This Year</u>	<u>Last Year</u>
<i>Nominal Account</i>		
Baptist Home Mission	3,840	0
Baptist World Mission	3,840	0
Total	7,680	0
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>		

The difference in payments made in this financial period compared to Last Year is on account of an oversight in donations not being paid to the respective organisations last year. This was rectified during this period, and included an additional gift to bless the work of these organisations.

No other payments were made to the custodian Trustees or any persons/organisations connected with them during this financial period. No other material transaction took place between the charity and the custodian Trustees or any person/organisation connected with them.

Ministers:

Payments made to Ministers as Salaries and Pensions are shown in Note 9, and in Note 4a under Staff Costs, Transport Costs and Manse. Any other expenses paid to them or any person connected to them were reimbursements of expenses incurred whilst carrying out their activities for the Church.

Stony Stratford Community Church

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

11. RELATED PARTIES

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain.

12. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

13. RESERVES POLICY

During this period the Trustees adopted a more formalised reserves policy that seeks to quantify the targeted level for the reserve fund, that the Trustees wish to hold so as to mitigate any financial risks to the charity in uncertain times. The figure agreed is to be assessed annually at the end of each financial year.

For the forthcoming financial year the targeted reserves figure agreed by the Trustees is set at £98k. This is to be held as cash reserves spread across the charity's bank accounts.

14. PUBLIC BENEFIT

The Trustees acknowledge the requirement to demonstrate clearly that the Church must have charitable purposes or 'aims' that are for the public benefit. Details of how the Church has achieved this are provided in the Church Annual Report located at the start of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Stony Stratford Community Church

PENSIONS COMMUNICATIONS FOR THE YEAR ENDED 31ST MARCH 2025

The following communication was received on 1st May 2024, regarding the Baptist Pension Scheme. For further information on the history behind this communication please consult prior year account reports.

The Baptist Pension Scheme ("the Scheme") – Defined Benefit ("DB") Plan Further update on securing the DB Plan and removing future risk exposure

To all employers participating in the Scheme's DB Plan

As a follow-on to our March 2024 email, we can now confirm that the Trustee and the Baptist Union have triggered the wind-up of the DB Plan as at 31st March 2024, as expected. The attached letter has been sent to members along with the attached timeline graphic (or a simplified version is the members pension is already in payment).

We expect to write to you again with a further update in August 2024. At that time we hope to provide a firmer timeline as the financial position of the Scheme becomes clearer.

Yours sincerely

Chris Maggs

Christopher Jones

Moderator of the Scheme's Trustee Board

Baptist Union Support Services Team Leader

Issued for and on behalf of the Baptist Pension Scheme

Subsequent to this we then received the following communication on the 19th November 2024

Stony Stratford Community Church

PENSION COMMUNICATIONS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

This email has been issued by a bulk email tool. Please do not reply to this email as the mail box is not monitored.

The Baptist Pension Scheme (“the Scheme”) – Defined Benefit (“DB”) Plan Further update on winding-up the DB Plan and removing future risk exposure

To all employers participating in the Scheme’s DB Plan,

This email is being sent to you jointly from the Baptist Union and the Trustee of the Scheme as a participating employer in the DB Plan. It follows on from our March 2024 email on steps being taken to fully secure the Scheme’s DB Plan benefits with the insurance company Just Retirement Limited (“Just”). As you are aware, those steps helped to improve the security of members’ benefits in the Scheme and allowed us to reduce the contributions from employers towards the DB Plan to £1 per month. This letter is a further update on the process to fully transition the DB Plan to Just which will shortly be completed. Just will make the first direct pension payment to DB Plan members who are receiving a pension on 29 November 2024.

In summary, we are delighted to report that we estimate the Scheme’s DB Plan has a surplus. As a result, your £1 per month contributions to the DB Plan will cease after the October contribution and your organisation no longer has any further responsibility towards the DB Plan. We are very pleased that this has been possible to achieve much earlier, and at a much lower cost, than we had anticipated.

What has happened since March 2024?

In our March email we highlighted that the Scheme’s Trustee and its advisers were working to fully transition the responsibility for the DB Plan benefits to the insurance company Just. This has involved extensive work to transfer data to Just, to finalise the benefits payable to members and to make the final premium payments.

We are pleased to confirm that the DB Plan benefits will shortly be transferred over to Just and members will shortly be provided with welcome packs and individual policies from them. This part of the process is known as moving to “buy-out”. From that point Just will be responsible for the administration and payment of the DB Plan members’ pensions.

Just will be legally responsible for paying the DB Plan benefits and the Scheme’s Trustee will be discharged from any further responsibility in relation to the DB benefits of members and their beneficiaries.

The Trustee and the Baptist Union formally triggered the wind-up of the DB Plan with effect from 31 March 2024 and there are a number of tasks to complete before the DB Plan can be wound-up. We currently expect the wind-up of the DB Plan to be completed in the first half of 2025.

Surplus Assets

At the completion of the buy-out the Trustee’s advisers estimate that the DB Plan will have around £7m of surplus assets. It was agreed between BUGB and the Scheme’s Trustee that up to 50% of the surplus assets would be used to enhance members’ benefits and the remainder would be transferred to the Scheme’s Defined Contribution (‘DC’) Plan.

To enhance members’ benefits, an additional increase estimated to be around 2.7% will be applied to all pensions that were in payment on 1 January 2023. Those pensions received an increase on 1 January 2023 that was lower than the high levels of inflation seen in the UK at the time.

Stony Stratford Community Church

PENSION COMMUNICATIONS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

The additional increase goes some way to address this. Members will receive this additional increase in December 2024 and it will be subject to annual increases as appropriate in the usual way.

DB Plan finances

As explained in our March email, one objective of the buy-out is to remove permanently the employers' risk exposure to future deficit contributions. Now that the buy-out has nearly been completed and we estimate the DB Plan is in surplus, we are pleased to say that the Trustee will cease the collection of £1 per month from each employer after the October contribution, and that your organisation will have no further obligation to the Scheme's DB Plan.

You do not need to take any action as a result. The cessation of contributions will be dealt with automatically by our administrators who will update your direct debit mandates.

What about cessation events?

For many years, employers in the DB Plan have needed to inform the Baptist Pensions Team if they were expecting to experience a "cessation event" (broadly, when an employer ceases to have active members in the Scheme's DC Plan). We are very pleased that these complexities have now fallen away.

After wind-up was triggered in March 2024, the previous cessation event regime fell away. Whilst at that stage employers remained potentially liable should any shortfall arise, we can confirm as above your organisation is now released from this commitment with effect from 31 October 2024.

As a result, DB Plan employers no longer need to tell the pensions team about potential cessation events, for example on conversion to a Charitable Incorporated Organisation.

Similarly, there is no longer any requirement to apply for a "period of grace", or take other action to manage a cessation event, if your organisation ceases to have any active members in the Scheme's DC Plan. Employers previously in an existing period of grace have been contacted by the Pensions Team.

If you have any questions about the DB Plan

If you have any questions about the DB Plan please contact the Baptist Pensions Team using this email address pensionshared@baptist.org.uk

What about the Defined Contribution ("DC") Plan?

Although the DB Plan is transitioning to Just, the Scheme's DC Plan will continue to be run as the Baptist Pension Scheme. If you and your minister/employees are currently contributing to the DC Plan, then this will continue as before. None of the DC Plan funds are being transferred to Just.

If members have not yet retired, there is an option to combine both their DB and DC pension benefits at retirement. This can be helpful if they wish to take part of their pension benefits as a tax-free cash lump sum. We have an agreement in place with Just to continue to offer this option.

If you have any questions about the DC Plan and your contributions to it, or about the DC Plan's insurances (life cover and income protection), please contact Broadstone (the Trustee's administrators):

Stony Stratford Community Church

PENSION COMMUNICATIONS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

Telephone: 0117 937 8700

Email: baptistpensions@broadstone.co.uk

Address: Broadstone Consultants & Actuaries Limited

Broadstone House

23-25 St George's Road

Bristol BS1 5UU

Next steps

Following the transfer to Just, the Trustee will be working to complete the final tasks to formally wind-up the DB Plan. Please note that, now all the DB Plan benefits have been secured with Just, once the winding up of the DB Plan has been completed, there will be no further assets remaining in the DB Plan and the DB Plan will cease to exist.

Yours sincerely

Chris Maggs

Christopher Jones

Moderator of the Scheme's Trustee Board

Baptist Union Support Services Team Leader

Issued for and on behalf of the Baptist Pension Scheme

This email has been issued by a bulk email tool. Please do not reply to this email as the mail box is not monitored.

Stony Stratford Community Church

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Stony Stratford Community Church on the accounts for the year ended 31st March 2025 set out on pages 13 to 28.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Dated: 19th December 2025