

Sutcliff Baptist Church, Olney

Registered Charity Number: 1151773



Annual Report and Accounts

For the year ended 31st December 2024

Sutcliff Baptist Church, Market Place, Olney, Bucks, MK46 4EA

www.olneybaptist.org.uk

Sutcliff Baptist Church, Olney

Trustees' Annual Report and Financial Statements 2024

Mission Statement

Sutcliff is a Baptist Church family that seeks to look up to God, and out to the world, to make effective disciples for Jesus Christ.

Statutory Information

Charity Name:	Sutcliff Baptist Church, Olney
Registered Address:	Market Place, Olney, Bucks, MK46 4EA
Charity Registration Number:	1151773
Property Trustees:	The Baptist Union Corporation Ltd. Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT
Charity Trustees:	Rev. Stuart Macdonald (Minister) Mrs. Sue Griffiths (Secretary) Mr. James Wharpshire (Treasurer) Mr. Jonathan Billingsley Mr. Sydney Bond (until 19 th March 2024) Mr. Michael Hailes Mrs. Susan Lynch (until 19 th March 2024) Mrs. Angela Richardson Ms. Carrie Walker
Bankers:	Barclays Bank Leicester, LE87 2BB
Independent Examiner:	Mr. David Greaves 19, Elmlea Drive, Olney, MK46 5HU
No. of Paid Employees:	2 (Minister and Cleaner)

The Trustees present their Annual Report and Financial Statements for 2024

Charitable Object

The charity is an unincorporated body and is governed by its Constitution which was originally agreed and dated 28th November 2012, which states that "The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom, and/or other parts of the world".

Following the AGM in March 2022 the Trustees and Membership undertook a review of the voting process. This led to a small amendment to the Constitution which was approved by Members in November 2022. A further change to the Constitution, concerning the length of term Trustees should stand for, was agreed and adopted by Trustees and Membership at a Special Church Meeting held on the 25th January 2023.

The Church occupies premises which are held by the Baptist Union Corporation Ltd., on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision Making Processes

Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist church. The church applies an open Baptismal qualification for Church Membership, so that persons seeking membership who have not been baptised in the manner described in the Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith. Church Membership is open to those who:

- Accept the Beliefs of the Church.
- Meet the Church's qualification on Baptism.
- Commit themselves to serving Christ within the Church and beyond.
- Abide by the decisions of the Church Members' Meeting.
- Acknowledge their responsibilities as Church Members.
- Have their membership application accepted by the Church Members' Meeting.

In accordance with the Constitution, the members appoint Elders and Deacons, who together with the Minister, Church Secretary and Treasurer (who are also appointed by members), are collectively known as the Leadership Team and are the Charity Trustees. The Leadership Team, as appointed Trustees, are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity.

Church Members' Meetings are held at regular intervals on not less than six occasions in any calendar year and are an opportunity to consider and review routine matters associated with the life of the Church including issues related to church membership, the appointment of the Charity Trustees, the approval of the budget, with opportunities for considering proposals from the Charity Trustees or other Church Members for the development of the Church and the advancement of its Purpose through its Activities. One Ordinary Church Members' Meeting each year includes the Annual Church Members' Meeting for the Church Members to receive annual accounts and reports, to appoint Auditors or Independent Examiners, and to consider proposals for the strategy and vision of the church in the coming year, with other appropriate matters.

Objectives and Activities

In fulfilling the Purpose of the Church as set out above, it engages in a range of Activities either on its own or with others that will vary from time to time, with Activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the Union's Declaration of Principle.
- The Communion of the Lord's Supper which shall normally be observed at least once a month.
- Evangelism and mission, locally, regionally, nationally and internationally.
- 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 and abroad.
- Encouraging relationships with and supporting Baptists and other Christians.

Notwithstanding the appointment of persons to accept responsibility for any of the Activities all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children, young people or adults at risk are appropriately trained (in line with Baptist Union guidance) and vetted with regards to the Disclosure and Barring Service (DBS).

When planning our activities for the year the trustees have considered the Charity Commission guidance on public benefit and in particular specific guidance on charities for the advancement of religion and are satisfied that the activities outlined clearly demonstrate that the charity is providing benefit to the public.

Church Attendance

As at 31st December 2024 the Church Membership totalled 88, a decrease of 4 over the previous year. Sunday morning and evening services are attended by approximately 75 and 25 people respectively.

Achievements and Performance Review for the Year

2024 has seen the continuation of some familiar trends and the emergence of new ones. It has been encouraging to see new people appearing among us along with several more children and teenagers. Unfortunately we have seen an increase in the loss of some of our church family through age and illness and the bereavement that some are now experiencing as a result. It is also becoming noticeable that it is more of a challenge to staff certain aspects of the church's life and ministry.

The main activities of the church have continued through Cameo, the Craft and Art Groups and First Steps. In some cases, these groups have grown in number and are making new contacts with the community. During this past year we have witnessed the launching of new ventures in the church with the Hope Explored Course and the commencement of Friday Fun which has been well received by the community. 2024 has also seen the maturing of the ministry of the Men's Breakfast which has allowed men to gather together for fellowship.

The church also launched a new look and feel to its outward appearance with a new logo, colour scheme and website which have been rolled out across the different online and physical materials we use.

Following the creation of the Outreach Group in 2023 the church started an after-school club on Fridays offering fun, craft and a meal to young families. The group also formed a partnership with the Milton Keynes Bridgebuilder Trust as a way to support outreach in our local Olney schools. A team was formed and trained by Bridgebuilder and will now plan to help with assemblies and other activities.

Stuart continued to undertake the vast majority of the preaching at the Sunday services. This was supplemented by preaching from others when Stuart was on holiday and we hosted one visiting preacher.

Encouragingly we maintain a healthy interest in meeting in smaller fellowship 'House Groups'. We continue to have approximately 50 people meeting in five different groups across the week.

Church Activity Annual Reports

These reports, by the two Church Officers (Secretary and Treasurer), our Minister and all leaders of organisations / groups / committees etc. that have operated throughout the year have been produced for circulation to members as an electronic booklet and as a paper copy where requested. This document was presented to the membership at the AGM in March 2025 for adoption by them. A copy is available on request.

Main Church Activities

Church Members were able to meet face to face for our usual pattern of six Members' meetings including the March AGM. The Church Trustees were also able to meet face to face throughout the year.

Our activities throughout 2024 included:

Sunday services:

- A morning and evening service every week.
- An act of communion held on the 1st Sunday evening and 3rd Sunday morning of each month.
- An all-age, family service held on the 1st Sunday of each month.
- Our morning service is followed by a time of fellowship and refreshments.
- During most Sunday morning services we provide a creche, our Sunday Club group for primary school aged children and our GIGG group for secondary school aged young people.

Regular outreach activities during the week:

- Five Home Groups providing fellowship and bible study within small groups.
- An art group for adults.
- CAMEO, a social group aimed at older people.
- A craft group for adults.
- First Steps, a baby and toddler group
- Friday Fun, a term-time, weekly after-school club for younger families.
- A Men's Breakfast group for informal fellowship.

- Saturday coffee morning for local people which also helped to raise money for several local charities.

Annual events aimed at young people:

- Christmas Cracked held in December and Easter Cracked held in March/April where children from the local middle school learn about the appropriate historical event in the life of Jesus Christ.
- A week-long Holiday Bible Club for children aged 5-12, held in August. This is organised and run jointly by the four churches in Olney.
- Lifepath, held in May where local schools bring children to learn about the life of John Newton or John Bunyan. This event is run in conjunction with Scripture Union.

Other notable events aimed at our local community:

- Carols by Lamplight, a Christmas carol event, open to all which is held on Christmas Eve at the local Infant Academy.
- Dickens of a Christmas, an annual event organised by the town in early December. We support the event by opening our church to provide somewhere warm and quiet to relax, activities for children as well as providing free refreshments and the use of our toilets.
- Hope Explored, a short enquirer course produced by Christianity Explored Ministries.
- Milton Keynes Food Bank for which we are a local collection centre.
- Olney-Newton Link, a charitable organisation based in Olney that provides financial and other help to individuals and the town of Newton in Sierra Leone.
- Outdoor Nativity, repeated after the successes in 2022 and 2023, which sees a small group of adults from the local churches together with a real donkey and sheep, retell the Christmas story of The Nativity. The event is held in a local public space providing the performance across different outdoor settings ending with refreshments.
- The Samaritans Purse Operation Christmas Child Shoebox Appeal helps provide a Christmas gift for children across the world who may not otherwise receive a Christmas present. In addition to participating ourselves we also publicise this across the town and act as a local collection point for Samaritans Purse.

Financial Review

The Church has only one main source of income, namely from the personal giving of the membership and congregation. This being through the cash and credit card offerings made at our Sunday Services, a weekly envelope scheme and by standing order.

Additional income is derived from the General Public through appeals and regular events, such as a fortnightly Coffee Morning, and the hiring of rooms in the church's premises.

This income is separately directed to the Church's General Fund and to our Fellowship Fund (for those suffering difficulties amongst the church family).

Special Appeals

In addition to our regular giving to the Baptist Missionary Society (for overseas mission) and Home Mission Fund (for UK mission), we also gave to 14 other mission organisations.

Income and Expenditure

The attached Financial Statement (below), prepared by the Church Treasurer, for the year ended 31st December 2024, along with the independent examiner's report, form part of this report.

Reserves

The Trustees are satisfied that they have sufficient reserves at the end of the financial year, together with anticipated ongoing income, to enable the Church to function effectively in the coming year.

Safeguarding

The Church and Trustees continue to take Safeguarding seriously and we ensured that all of our activities were operated according to our Safeguarding Policy.

The Future

We thank God for his love and support throughout the year providing a full and wonderful church life and allowing us to serve our fellowship and the community that we are part of. We also thank our minister, our leadership team and the many people in our Church who give much of their time in Church related service.

We are grateful for the ongoing financial resources that help support our church, the services and activities we offer and the repayment of the loan that was taken out for the redevelopment of our premises.

Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney:



James Wharpshire
Church Treasurer
1st September 2025

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2024	2023
Regular Offerings		77,292	65,071
Donations and other income	2	3,248	5,760
Income tax recovered on gifts		17,794	12,978
Investment Income	3	1,328	880
Rent and contributions for use of premises	4	6,965	6,115
Raised for other causes	5	1,407	1,972
		£108,033	£92,775
Payments			
Ministry	7	35,426	33,333
Mission	8	28,355	24,937
Upkeep of church premises	9	27,106	19,128
Administration	10	5,815	9,075
Transferred to Development Fund	11	-	9,465
		£96,703	£95,938
Surplus for the year		£11,330	(£3,163)
Plus Transfer from AJ Wiffen & Furnace Funds Following Closure*			£2,161
Plus Transfer from Sunday Club Fund		£882	
Balance brought forward		£40,280	£41,281
Balance carried forward		£52,492	£40,280

RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

	Balance 01-Jan-24	Receipts 2024	Payments 2024	Balance 31-Dec-24
Fellowship Fund	9,781	1,793	4,100	7,474
Sunday Club	1,543	19	882	680
CAMEO	820	2,065	1,828	1,057
First Steps	56	260	184	132
	£12,201	£4,137	£6,994	£9,344
	Balance 01-Jan-23	Receipts 2023	Payments 2023	Balance 31-Dec-23
Fellowship Fund	8,516	1,915	650	9,781
Sunday Club	600	1,205	263	1,543
CAMEO	320	1,800	1,300	820
	£9,437	£4,920	£2,212	£12,145

* Funds closed and transferred to General Fund due to inactivity for many years

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2024

	Note	2024	2023
ASSETS			
Bank and other cash balances		£61,835	£52,425
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS			
General Fund		52,492	40,280
Restricted Funds		9,344	12,145
		£61,835	£52,425
Non monetary assets	13	£3,369,800	£3,266,000
LIABILITIES			
Loan from Baptist Union Corporation (LC501)	12	Closed	£0

NOTES TO THE ACCOUNTS

(Notes 2 to 10 refer solely to the General Fund)

1. Basis of accounts

These accounts have been prepared on a receipts and payments basis and accord with Section 133 Charities Act 2011

2. Donations and other income

	2024	2023
Cash Offerings	1,919	1,742
Credit Card Donations	87	0
Sundry Gifts and Receipts	1,242	4,018
	£3,248	£5,760

3. Investment Income

	2024	2023
General Fund – Interest on Deposit Account	1,328	880
	£1,328	£880

4. Rent & contributions for use of premises

	2024	2023
Room bookings	6,965	6,115
	£6,965	£6,115

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE ACCOUNTS (continued)

5. Other Causes

	2024 Receipts	2024 Payments	2023 Receipts	2023 Payments
Coffee Mornings	1,303	1,303	1,472	1,472
Harvest Appeal	0	0	500	500
Ukraine Aid	103	103	0	0
	£1,407	£1,407	£1,972	£1,972

6. Church Events

	2024 Receipts	2024 Payments	2023 Receipts	2023 Payments
Holiday Bible Club	1,591	1,920	1,240	1,428
Super Saturday	244	927	37	514
Men's Breakfast	281	257	-	10
Christmas/Easter Cracked	-	516	-	140
CAMEO	49	49	-	-
Outdoor Nativity	-	180	-	99
Mothering Sunday	-	50	-	50
Friday Fun	744	1,468	-	-
Hope Explored	-	145	-	-
First Steps / Sunday Club / GIGG	-	135	-	-
	£2,909	£5,648	£1,276	£2,241
Net Difference		(£2,739)		(£965)

7. Ministry

	2024	2023
Minister's Stipend	31,500	29,160
Pension Contributions	3,146	3,262
Employer's National Insurance	-	-
Travel/Removal Expenses	0	0
Book Allowance	0	0
Manse Light & Heat	556	658
Visiting Speakers	89	90
Sundry Gifts	135	164
	£35,426	£33,333

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE ACCOUNTS (continued)

8. Mission

	2024	2023
Baptist World Mission	7,930	6,700
Baptist Home Mission	7,930	6,700
Milton Keynes Bridgebuilder Trust	2,600	2,600
Scripture Union	600	600
TearFund	600	600
Mission Aviation Fellowship	600	600
Barnabas Fund	600	600
Advantage Africa	300	300
Mercy Ships	900	1,500
Good News for Everyone (formerly Gideons UK)	300	300
World Vision	300	300
Cry in the Dark	300	300
FEBA Radio	300	300
Langham Partnership	300	300
Sovereign World Trust	300	300
Olney Newton Link	350	-
Other Causes (see Note 5)	1407	1972
Church Events (see Note 6)	2739	965
	£28,355	£24,937

9. Upkeep of church premises

	2024	2023
(a) Church		
Light and Heat	5,372	5,878
Water	912	644
Repairs & Renovation	9,473	1,966
Insurance	2,817	2,732
Church Cleaner (employed) and materials	4,909	4,805
	£23,483	£16,025
(b) Manse		
Water	560	332
General Repairs & Renovation	983	846
Insurance	477	435
Council Tax	1,604	1,490
	£3,623	£3,103
	£27,106	£19,128

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE ACCOUNTS (continued)

10. Administration

	2024	2023
Telephone	731	731
Photocopier, Computer & Software	171	1,087
Coffee machines & Supplies	1,646	754
Training	60	120
Printing & Stationery	1,071	299
CCLI Copyright Licences	1,022	1,079
TV Licence	159	159
Subscriptions	576	544
Sundry Expenses	148	266
Website	230	187
Piano	0	3,849
	£5,815	£9,075

11. Church Development Project

	2024 Receipts	2024 Payments	2023 Receipts	2023 Payments
Regular Gifts			3,780	
Gift Aid on Development Fund			5,935	
Interest			17	
Transferred from General Fund			9,465	
Repayment of BUC Loan				29,980
Repayment of Personal Loan				4,000
	Closed	Closed	£19,197	£33,980

12. Development Loan from Baptist Union Corporation

Loan number LC501, for an initial value of £344,929 drawn down in 2015 and repayable over 10 years, for redevelopment of the church premises

	2024	2023
Balance at 1st January		29,694
Interest		286
Monthly Loan Repayments		(29,980)
Balance at 31st December	Closed	£0

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE ACCOUNTS (continued)

13. Non-monetary assets Held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, shown at insured value, the legal title to which is held by the Church's custodian trustee, Baptist Union Corporation Ltd.

	2024	2023
Sutcliff Baptist Church Market Place, Olney, Bucks, MK46 4EA	2,939,528	2,845,646
The Manse 9 Wellingborough Road, Olney, Bucks, MK46 4BJ	268,194	263,452
The Church also owns fixtures, furniture and equipment with an insured value of:	162,078	156,902
	£3,369,800	£3,266,000

The accounts and statement of assets and liabilities and its notes set out in pages 8 to 13 relating to the year ending 31st December 2024 are as approved by the trustees.



Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney

James Wharpshire
Church Treasurer
1st September 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

SUTCLIFF BAPTIST CHURCH

On accounts for the year
ended

31st DECEMBER 2024

Charity no
(if any)

1151773

Set out on pages

1 - 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

DR Greaves

Date:

25/2/2025

Name:

DAVID ROBERT GREAVES

Relevant professional
qualification(s) or body

IER

1

Oct 2018

(if any):

Address: 19 ELMLEA DRIVE
OLNEY, BUCKS
MK46 5HU

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

IER

2

Oct 2018

IER

2

Oct 2018
Oct 2018