

# Annual Report and Accounts 2024



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**This church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ.**

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## Annual Report 2024

We are pleased to present a report of the life and work of the Church during 2024.

### Aim and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the Church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

### Objectives and Activities

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings. Activities include:

- Services each week for worship, prayer, Bible Study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptism is available to those that have genuinely made a profession of faith in Jesus Christ as Lord and Saviour
- Meetings for young people
- Small group meetings (Life Groups)
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations.

The ministry areas of the Church are classified into **Worship, Fellowship, Reaching Out, Discipleship** and **Social Action**, supplemented by a **Resources Team** (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

### Achievements and Performance

#### Worship, Teaching and Prayer

2024 saw a small but steady growth in attendance at our main service. Growth has come from several areas and the ethnic mix of the congregation has gradually increased. We had several baptisms and a number of special events to celebrate the

diversity of the church and the church anniversary, as well as visits from mission partners. These services are live-streamed on You Tube.

We continued to hold a monthly communion service and a monthly prayer meeting on Sunday afternoons. We had other opportunities for corporate prayer including prayer breakfasts, and a Prayer Week in September. There is also a monthly Pilgrim Walk for meditation and prayer.

In 2024 we studied the following topics in our services:

- Exodus
- The events of easter in Luke's Gospel
- Encounters with Jesus – following stores of those that met Jesus and what happened to them.
- Changing Attitudes – examining ways that our society's thinking has changed and how Christians should react to it.
- Paul's Missionary Journeys
- Romans

We continue to encourage new members of our worship team, who are involved in leading music and worship on a Sunday. There have been several opportunities for our young people to get involved as well.

## International Ministry

Leaders: Gustavo Gubiani

The International Ministry continues to pursue its vision of welcoming individuals from the wider town community, and it has been particularly effective in helping members of the international community feel fully integrated into our church family.

Sadly, our associate missionary Uelton Ricardo has returned to Brazil, as he was unable to renew his visa. As a result, we have had to pause our Portuguese-language Sunday services for the year. However, those who previously attended these services have been warmly welcomed into our main Sunday morning gatherings, fostering greater unity within the church.

In the areas of mission and pastoral care, we have been able to continue several key initiatives:

**Transportation for Refugees** – With the hire of a van and the generous support of volunteers, we transported approximately 30 refugees to church services and special events each week, continuing the model established in the previous year.

**Pastoral Visits and Counselling** – This remained a vital ministry, particularly given the emotional fragility experienced by many refugees. We provided pastoral support, mediated family conflicts where possible, and offered essential guidance to those in vulnerable situations.

**Language School** – Thanks to the professionalism and dedication of a couple from our congregation, we were able to continue our Language School, which included three teachers and around twelve students.

**Iranian Life Group** – our Iranian Life Group continues to flourish. By God's grace, we have been able to host a weekly Bible study every Friday to introduce participants to the Christian faith. Those who came to faith were invited to join our Baptismal Classes, and once ready, were baptised. Toward the end of the year, we began discussions around forming a Discipleship Life Group to help new believers grow in their faith and learn how to live it out practically.

We give thanks to God for His faithfulness throughout the year and for the many ways He has been at work in and through our International Ministry. Despite challenges, we have witnessed growth, resilience, and a deepening sense of community among those we serve. As we look ahead, we remain committed to welcoming the nations among us, sharing the love of Christ, and walking alongside people from all backgrounds as they discover and grow in their faith. We continue to pray for wisdom, provision, and open doors in the coming year.

## Safeguarding

Our two Designated People for Safeguarding are **Mandy Talbot (Children)**, and **Steve Barber (Adults at Risk)**.

All volunteers working with children or adults hold an enhanced DBS Certificate and complete Safeguarding Training.

In September 2024 we made a few minor amendments to our Safeguarding Policy. Following this we asked Paul Morris Walford to carry out a Safeguarding Audit, in accordance with best practice. This looked at all aspects of church life. Areas which need attention will be addressed during 2025.

## Youth and Children

### Youth Ministry

Leader: Mandy Talbot.

Our Sunday morning group, called Impact, is for 11–18-year-olds, with between 10–20 young people attending most weeks. We have a strong team of leaders, who prepare interesting and varied sessions which help to develop Bible knowledge and provide opportunities for discussion. The Youth Band has led the worship in a few services this year and the Impact group joined the refreshment rota, serving tea and coffee to the wider congregation on several Sundays.

We have two Friday evening youth groups, Impact2 Club is for 14–18 year olds and alternates with Youth@TheBridge, for 10–14-year-olds. The groups allow plenty of time for the young people to socialise, and include a short Bible based discussion. Leaders for these groups include some of our Impact Leaders and a great team of parent volunteers.

We are very excited to have interviewed and appointed a new Youth Worker, Patrick Symonds, who will join us in 2025, and are looking forward to seeing how the youth ministry will develop in the future.

### Children's Ministry

Leader: Richard Jones

In 2024 we had Xplorers (school years 4–6) and the two Kidzone groups (nursery– school year 3) meeting on a Sunday morning. Around 40–50 children in total regularly attend one of the groups, including the children of our friends staying in the Ibis hotel.

A Summer Club was held for the children and parents of our friends staying in the Ibis hotel and others.

There is a faithful team of volunteer leaders and helpers working well together. Thanks to them for making the groups safe and welcoming places where through stories, crafts and games the children learn about God's love for them, how they can accept Jesus as savior for themselves, and how they can grow as Christians and as part of the church.

## Discipleship

Leader: Graham Page

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

Most LIFE Groups are meeting in person. However, a number have adopted a hybrid approach with members being able to attend face-to-face or via ZOOM when more convenient.

LIFE Group leaders are contacted when new church members are seeking to become part of a group so that they can join the most suitable group based on several criteria: the prospective member's Christian experience, the demographics of potential LIFE Groups and geographical location. We have managed to successfully integrate a number of new members into Life Groups this year.

Discussions have taken place with the LIFE Group leaders to ascertain what digital and hard print materials can be provided to support their individual groups. A central resource library has been put together to assist in finding quality teaching materials.

This year the church continued its work in the Iranian community from the IBIS hotel with a regular Life Group meeting during the week. In addition, we have three new Life Groups planned for 2025 a men's group, an African Life Group and Portuguese Life Group too.

The Life Groups have followed the Sunday Morning "Romans" study plan in the Autumn, with additional mid-week discussion helping to underpin the Sunday morning teaching plan. These sessions proved to be very popular and as a result we will also focus on another teaching series in the Spring; "24 hours that changed the world."



I have also supported the "Link Up" team by attending the monthly Link up meetings where possible to meet people interested in knowing more about the Church and discuss LIFE Group participation where applicable.

In addition, we are investigating additional courses that could help the Church members to develop their spiritual lives.

## Fellowship

Leader: Catherine Church

Over the past year we have had many different groups meeting at church and below are just some of the groups:-

### BMF

The Baptist Midweek Fellowship (BMF) meets at 2pm for about an hour and a half on the first and third Wednesday of every month from September until April. Janet Casson leads this meeting alongside a committee of dedicated helpers. Over the past year we have hosted a variety of interesting speakers from our fellowship and one or two outside speakers in addition, one of whom was Richard Townsend the Mayor. At our December meeting we enjoyed a Christmas lunch with entertainment, which in 2024 was led by Steve Barber who played some Christmas Carols and Christmas music. Our AGM takes place in April where we enjoy a fish and chip lunch prior to the meeting.

Over the course of the past year our numbers have increased and at most meetings we have a gathering of between 30 and 40 people. In 2024 we introduced an extra fellowship meeting in May which was well attended, with a sales table and a quiz. In 2025 we will have two extra meetings in May and July. The committee recognises that this is a valuable time of fellowship in a relaxed environment when members can share together as well as hear the life and faith stories of our speakers and their passions.

### Cake and Make

This group of about 20 folk meets on the first Friday of the month and enjoying fellowship and cake together. The group is organised by Susan Bates.

### Contact

Geoff Gosling organises a group of 18 visitors who visit 9 people. The feedback from folk that are visited is that the visits are very much enjoyed. If anyone would like to volunteer to become a visitor, please contact Geoff.

### Flower Arranging Group

The flower group of about 20 ladies meets monthly on a Wednesday at 1.30pm. If anyone is interested in joining this group, please contact Julie Pollard or Mary Scales.

## Network

The Network team of 7 has planned a group of events over the last year that include bacon brunches after church, picnics at Hatfield Forest, Indian meals out and a trip to see Christmas Proms Praise at All Souls, Langham Place. We visited Cambridge in November to see Murder on The Orient Express which was an excellent production and are also looking forward to going to The Albert Hall in May to see Proms Praise Wonder with the All Souls orchestra and choir and a Performance of The Lion, The Witch and The Wardrobe at Sadlers Wells Theatre in August. A Chinese meal is also planned to invite along some newer members of the Church.

It would be great to have some new members with fresh ideas and inspiration. We do have a couple of men in the group now but can always make more room for men or women! If you are interested in joining this group, please contact Catherine Church.

## Reaching Out

Leader: Thiago Ribeiro

We are driven by a passion to spread our Christian faith in Bishop's Stortford and beyond while supporting global missions. We strive to positively impact the world by sharing our message of hope and love.

In 2024, our outreach ministry embraced the call to be a light in our local community and the world, spreading faith, compassion, and hope. Through engaging events like Holiday Bible Week, quiz nights, and Beer and Carols, we created spaces for fellowship, deepened connections, and shared the joy of Christ. Beyond our borders, we stood alongside missionaries in Europe, Africa, and the Americas, empowering their work in evangelism, education, healthcare, and refugee support. Mission Sunday and our harvest service for Tearfund reinforced our commitment to fighting poverty and injustice, reminding us that even small acts of kindness can create lasting change. As we look ahead, we remain dedicated to bringing God's love into every life we touch, continuing our mission with faith, purpose, and unwavering hope.

## Local Outreach

In 2024, our activity included:

- Holiday Bible Week
- A quiz night

- Beer and Carols in a local pub

Linked to the above, we participated in Hope 23-24, a national campaign seeking to share the good news of Jesus with people across the country.

## World Mission

The Mission Council continues coordinating our prayer and support for our mission partners. The missionaries we partnered with in 2024 were:

**Roland & Carolien Smith – Renkum, Netherlands.** Roland and Carolien Smith, ECM missionaries, are grateful for prayer support and a church study of Matthew. A Czech prison project is funded, and ECM's Church for All supports those with disabilities. Carolien is leading an Alpha course in a women's prison. They also support an African refugee and a Kurdish family.

**Paul & Lizzie Reed – Eastern Europe / USA.** Paul and Lizzie, who met in St. Petersburg, moved to Budapest, Hungary, in 2024 and are currently working for the International Christian School of Budapest (ICSB) on the Chapeling team, helping the young people at the school.

**Eric & Claire Singirankabo – Huye District, Rwanda.** Eric and Claire are working with HIV/AIDS patients, visiting homes and hospitals in Huye District, Southern Province, Rwanda.

**Storly & Kate Michel – USA / Haiti.** Storly and Kate Michel run 4VEH, a media outlet in Haiti. The country faces violence, hunger, and displacement, but their ministry continues to broadcast hope. They are attending a support-raising boot camp due to increased financial needs. Please pray for Haiti's stability, their ministry, and their family's mission.

**Jonathan & Margaret Kisenyi – Jinja, Uganda.** Jonathan and Margaret work with the East African Revival Fellowship in Uganda, focusing on evangelism and mentoring new Christians in schools.

**Tracy Moreton – Colchester/Essex, UK.** Tracy works for Friends International, building friendships and faith with international students at the University of Essex. She's also the Assistant Chaplain at the Faith Centre.

During our harvest service, we aimed to promote and gather funds for Tearfund, a Christian charity dedicated to eradicating extreme poverty in over 50 countries through humanitarian assistance, community development, and advocacy efforts.

Additionally, we devoted Mission Sunday to increasing awareness about our mission partners, who work diligently to support and empower students. This year, on Mission Sunday, we celebrated and embraced our community's diversity by highlighting the various nationalities represented in our congregation.

We take pride in our partnership with BMS World Mission, Operation Agri, and Compassion and continue working alongside them to positively impact the world.

## Social Action

Leader: Julia Horner

### Overview

Our focus is to engage with our local and wider community and make a difference through our aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially.
- Supporting community groups and voluntary organisations which meet specific needs in our local and wider area.
- Caring for the local environment.

### Exchange

Exchange, which is based within our Bridge building, was open 2 afternoons a week, and provided clothing, household goods, furniture and white goods to members of the public. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. They were very blessed to have Church members who regularly collected and delivered furniture using their trailer, and a volunteer who carried out portable appliance (PAT) testing on our white goods, enabling them to be received and given away. They also helped many asylum seekers from a local hotel who came to choose clothing. This year Exchange had 858 visits and made 262 deliveries. In conjunction with the Church's Pantry, they gave out 20 Christmas goodie bags in December and 20 Pantomime tickets.

## BSBC Advocate

This year an ex-town councillor with years of experience ran an advocacy project in our Bridge building, opening 2 days a week. She helped members of the public with various issues but specialised in housing and benefits needs.

## Breaking Bread Café

We ran a café serving hot drinks and homemade cake 2 afternoons a week to members of the public. The free café and warm space was particularly helpful due to the cost-of-living, and the relationships and community feel being built up was valuable in reducing loneliness and social isolation and providing a meeting place where people can get to know others. We also ran a free café in the Bridge building while Exchange was running, to provide refreshments to Exchange visitors while they waited to be seen.

## Toddlers and Co

Toddlers and Co ran 2 sessions a week although the numbers attending were significantly lower than in previous years and neither group was full for the whole year. This is in line with most other preschool classes and "stay and play" groups and was mainly due to the free nursery places introduced by the government and the need for more parents to work. Most weeks they welcomed around 40 families although some weeks as few as 25 across the two groups with a mix of mums, grandparents, childminders and nannies attending. Although the numbers were much lower the needs of the families were significantly greater which has been both a privilege and a challenge for the leaders. Currently, the greatest need is for more leaders especially on a Thursday where there were the minimum number possible to operate the group. The existing leaders are in the process of considering various options for the future of the group.

## Canal Adoption

The church has informally 'adopted' a one-mile stretch of canal beside the Church. We have a Church member who is a Waterways Chaplain, who regularly walked the towpaths in Bishop's Stortford and Sawbridgeworth, and supported anyone who needed practical or spiritual help, particularly negotiating with the Canal & River Trust regarding boat licence difficulties.

## Grove Cottage

We supported Grove Cottage (the Mencap provision just a hundred yards from the church) however we could. We ran our usual accessible Carol Service for them in December, held an offering for their work over Christmas, and provided them with regular room hire in the main church building and the Bridge building. We continue to support them practically and financially where possible and in prayer.

## Love Stortford

Love Stortford' took place in June – a week of activities to show the love of God to the people of the town. We supported a decorated float which took part in the Carnival procession. This included a Gospel Choir, and the giving out of thousands of sweets and flyers. 'Churches Together in Bishops Stortford' supported other churches running free cafes, Fun Day Field Outreach at the Carnival and the making and sending of 'Bless the Police' Thank You gifts. Our church ran a café each afternoon for the week, serving free hot and cold drinks, cakes and ice creams.

We also had links with:

## Street Pastors

Street pastors are trained volunteers from churches in Bishop's Stortford and Sawbridgeworth representing the Church on the street, who care about their community and want to keep people safe. They patrolled pubs, restaurants and railway stations weekly in teams on Friday and Saturday nights between 10pm and 2am. They listened to and helped people out in the town to make the community a safer place for everyone to enjoy. Much of their work was preventative, and they worked closely with the police and pub staff.

## Bishops Stortford Food Bank

The Bishops Stortford Food Bank gave food parcels to local people in need and delivered food to those who couldn't visit in person. They also gave Aldi vouchers so clients could buy extra fresh items they needed. They topped up the accounts of eligible clients with pre-payment gas and electricity meters. They worked via referrals from various local support agencies. At Christmas they provided Christmas hampers to local families and residents in need.

## External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain, which are expressed locally through the Eastern Baptist association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance

## Premises

Leader: Paul Crispn.

The Church has four properties all of which are held in trust by the Baptist Union Trust Corporation for the Church.

- The Church Centre
- The Bridge (second building on the Church Centre site)
- 8 Wilson Close (the Manse for the senior minister and his family)
- 14 Cavell Court (currently occupied by the second minister and his family)

Day to day maintenance is carried out by band of volunteers who meet every second Wednesday of the month.

The Church also took over ownership of the Burial Ground at the former Little Hallingbury Free Church and is responsible for its upkeep.

## The Bridge

The Church acknowledges with extreme gratitude the generous grant of £750,000 made by the trustees of the Little Hallingbury Free Church which enabled the old Bishop's Stortford Mineral waters office and warehouse that stood on the Church Centre Site to be modernised to a high standard and expanded. The trustees of Little Hallingbury Free Church have also generously made a grant available towards the running costs of the Bridge for five years which has four years left to run.

The building has been the home of Exchange (see above) for a number of years, but the alterations have allowed for more storage, office space and meeting rooms. They have made for much more pleasant environment to meet with people and allowed the running of a cafe at times when Exchange is open and also for former town councillor to provide an advice service re benefits at the same time.

The Bridge is used on an occasional basis by some small charities for meetings and occasional external hirers hires such as Slimming World and U3A

It is also used for youth work and other meetings for people within the fellowship where the smaller size and intimate atmosphere are more appropriate than the accommodation in the main Church Centre. In particular a monthly Art Class and the monthly Sunday evening Communion Service and Prayer Meeting are held in the Bridge. Trustee Catherine Church is responsible for seeking further users of the Bridge to that enable outreach into the local community.

## Church Membership

Leader: Judy Box

2024 has been an interesting year in terms of Church Membership. On one hand, we have had a larger than usual number of resignations and removals, and yet on the other hand, the church – and therefore the membership – is growing. There are valid reasons for both.

Firstly, following the covid years, the number of members did not accurately reflect the number who were actively involved in the life of the church, due to the fact that some had drifted or moved away and not let us know. We have therefore worked in 2024 to renew relationships with as many as possible. As a result, a few have returned, some resigned and others – if they have not replied – are removed. The Membership numbers are therefore now much more realistic, though we still have more work to do on this.

At the other end, we are seeing amazing growth in the church and people are coming to worship with us and settling into the church family.

We regularly run a Membership Discovery Course, which is an opportunity for newcomers to find out more about our beliefs, practices, priorities and activities. People can hear about the joy of serving in the church and the responsibility of governance by the gathered membership. On completion of the two-session course, attendees can decide whether they wish to become members of the church. In response to demand, we have increased the number of courses per year from 3 to 4. Of the 18 people who attended the course, 8 became members in 2024. We expect most of the others to become members in 2025.

We therefore began 2024 with 210 members, we ended with 209.

## Staff and Volunteers

Our current stipend and staff payroll consists of John Walford, Gustavo Gubiani, Ira Mayo, Tim Kingston Hepner, Liz Lake and Irene Thorn.

But in addition, in order to run the vast number of activities that the Church operates, we have an amazing band of volunteers that serve faithfully and enthusiastically. Some 100 individuals serve in various ways on Sundays on 14 different rotas, as well as those who help in the office and all the various activities mentioned throughout this report or informally in myriad other ways. A great many of these serve in more than one role and many more still pray actively for the Church's work. As always in any vibrant community, there are vacancies for service that need to be filled.



## Structure, Governance and Management

A Finance and Administration Committee continues to oversee the administration of the church to free up more time for the rest of the Leadership Team to focus on ministries, in order to enable the church to thrive, grow and blossom in our service to our Lord and in our witness and service to the community.

### Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford, CM23 3LJ.

### Trustee Responsibilities

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

The law applicable to charities in England and Wales requires 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 incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102). Make judgements and estimates that are reasonable and prudent state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

## Trustees

The Trustees for 2024 were as follows:

### *Ex Officio Members*

Senior Minister

The Reverend John Walford

Minister

The Reverend Gustavo Gubiani

### *Elected Members*

Elders

Mr Keith Bintley

Mr Jamie Davidson

Mr Rupert Moore

Church Secretary

Mr Michael Talbot

Interim Treasurer

Mr David Thomas (since March 2024)

Deacons

Mrs Judy Box

Mrs Catherine Church

Mr Paul Crispin

Mrs Julia Horner

Mr Stephen Lee

Mr Richard Jones

Mrs Jo Moore

Mr Thiago Ribeiro

Mr Graham Page

Mrs Mandy Talbot

Mr David Thomas

## Auditors

Lawrence & Company Accountants Ltd

26 Bell Street

Sawbridgeworth

Hertfordshire

CM21 9AN

This report was approved by the Trustees 08.09.2025 and are signed on their behalf by Michael Talbot – Trustee and Church Secretary



Michael Talbot

## Financial Review

### Overview Statement

The figures for 2024 reflect a similar financial position to that observed for 2023. The church runs at a modest deficit each year, though this arises almost entirely on the depreciation charged on the property, and does not reflect the wider cash/balance sheet position, which remains fairly healthy. Due to the two significant loans, total liabilities outweigh current assets for both unrestricted and designated funds (though of course the full value of the church buildings ensures that the net asset position remains wholly positive). Cash flow has remained consistent year-to-year, and both income and expenditure remain broadly similar to that seen in the previous year.

During the year, total incoming resources amounted to £421,722 (2023: £408,152). The primary component related to general donations to the church. Contributions by churches and other organisations towards the development and running costs of The Bridge totalled £20,000 (2023: £19,250).

Resources expended totalled £453,004 (2023: £437,710). The charity therefore achieved a deficit before other recognised gains and losses of £31,281 (2023: £29,558). The charity has a reserves policy, and a minimum sum is stipulated within this and held within the General Reserve fund. The amount is sufficient for meeting obligations in a six-month period should the church have to be wound up.

### Workplace Pensions

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers. For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore,

members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date.

Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers and members of the church staff are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

## Accounts

### Statement of financial activities for the year ended 31 December 2024

	Note	2024				2023			
		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
<b>Income from:</b>		£	£	£	£	£	£	£	£
Donations and legacies	4	302,399	86,495	20,000	408,894	302,163	77,706	19,250	399,119
Investments	5	12,828	-	-	12,828	9,033	-	-	9,033
<b>Total income</b>		315,228	86,495	20,000	421,722	311,196	77,706	19,250	408,152
<b>Expenditure on:</b>									
Charitable activities	6	323,925	109,409	19,670	453,004	303,256	128,851	5,603	437,710
<b>Total expenditure</b>		323,925	109,409	19,670	453,004	303,256	128,851	5,603	437,710
<b>Net income/(expenditure)</b>		(8,697)	(22,914)	330	(31,281)	7,940	(51,145)	13,647	(29,558)
Transfers between funds		(61,200)	61,200	-	-	(58,162)	102,412	(44,250)	-
Other recognised gains/(losses)		-	-	-	-	(3,735)	-	-	(3,735)
<b>Net movement in funds</b>		(69,897)	38,286	330	(31,281)	(53,957)	51,267	(30,603)	(33,293)
<b>Reconciliation of funds</b>									
Total funds brought forward		3,989,571	(48,271)	2,873	3,944,173	4,043,528	(99,538)	33,476	3,977,466
<b>Total funds carried forward</b>		3,919,674	(9,985)	3,203	3,912,892	3,989,571	(48,271)	2,873	3,944,173

The statement of financial activities includes all gains and losses recognized in the year. All income and expenditure derive from continuing activities

## SoFP

### Statement Of Financial Position at 31 December 2024

		2024		2023
	Note	£	£	£
<b>Fixed assets</b>				
Tangible assets	11		4,114,568	4,186,880
<b>Current assets</b>				
Debtors	12	18,394		17,297
Cash at bank and in hand		452,165		463,667
		470,559		480,964
Creditors: amounts falling due within one year	13	(189,817)		(198,979)
Net current assets		280,742		281,985
Total assets less current liabilities			4,395,310	4,468,865
Creditors: amounts falling due after one year	14		(482,418)	(524,692)
<b>Net assets</b>			<b>3,912,892</b>	<b>3,944,173</b>
<b>Funds of the charity</b>				
Unrestricted funds			3,919,674	3,989,571
Designated funds			(9,985)	(48,271)
Restricted funds			3,203	2,873
<b>Total charity funds</b>	15		<b>3,912,892</b>	<b>3,944,173</b>

## Cash Flow

### Cash Flow Statement 31 December 2024

	2024	2023
	£	£
<b>Cash flows from operating activities</b>		
Cash (used in)/generated from operations (below)	15,895	171,649
<b>Cash flows from investing activities</b>		
Interest received	12,828	9,033
<b>Cash flows from financing activities</b>		
Net repayment of long term borrowings	(40,225)	(144,323)
<b>Change in cash and cash equivalents in the reporting period</b>	<b>(11,502)</b>	<b>36,359</b>

Cash and cash equivalents at the beginning of the reporting period

463,667      427,308

Cash and cash equivalents at the end of the reporting period

452,165      463,667

### Reconciliation of net income to net cash flow from operating activities

	2024	2023
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(31,281)	(33,293)
Adjustments for:		
Depreciation charged	72,312	72,312
Other losses/(gains) on subsequent recognition of tangible assets	-	3,735
(Increase)/decrease in debtors	(1,097)	1,903
Increase/(decrease) in creditors	8,789	136,026
Interest received	(32,828)	(9,033)
	<b>15,895</b>	<b>171,649</b>

The notes on pages 24 to 33 form part of these financial statements.

These financial statements were approved by the board of trustees and authorized for issue on 08.09.2025 and are signed on their behalf by David Thomas – Trustee and Interim Treasurer



David Thomas

## Notes To the Financial Statements 31 December 2024

### 1. General information

The charity is a public benefit entity and a charity registered in England and Wales. The address of the registered office is Bishop's Stortford Baptist Church, Twyford Road, Bishop's Stortford, CM23 3LJ.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)).

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis. They are prepared in sterling, which is the functional currency of the charity.

#### Going Concern

The trustees consider that there are no material uncertainties around the charity's ability to continue as a going concern.

#### Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

#### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### Creditors



Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

### **Pension costs**

The charity offers a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

### **Income tax**

The charity is exempt for taxation on its income and gains where they are to be applied for charitable purposes.

### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

### **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land	–	no depreciation
Freehold Buildings	–	depreciated over 50 years on a straight-line basis

### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**4. Income from donations and legacies**

	Unrestricted	Designated	Restricted	Total 2024
	£	£	£	£
Regular offerings	207,812	30,087	-	237,899
Specific donations and appeals	30,755	47,630	20,000	98,384
Legacies	-	2,000	-	2,000
Donations and grants for 'The Bridge'	-	-	-	-
Gift Aid recoverable	44,172	6,777	-	50,949
Donations for use of the Church Centre	19,661	-	-	19,661
	<b>302,399</b>	<b>86,495</b>	<b>20,000</b>	<b>408,894</b>

	Unrestricted	Designated	Restricted	Total 2023
	£	£	£	£
Regular offerings	230,849	40,941	-	271,790
Specific donations and appeals	18,115	9,890	-	28,005
Legacies	-	18,820	-	18,820
Donations and grants for 'The Bridge'	-	-	19,250	19,250
Gift Aid recoverable	45,185	8,055	-	53,240
Donations for use of the Church Centre	8,014	-	-	8,014
	<b>302,163</b>	<b>77,706</b>	<b>19,250</b>	<b>399,119</b>

## 5. Income from investments

	<b>Total 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	<b>12,828</b>	<b>9,033</b>

## 6. Expenditure on charitable activities

		<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total 2024</b>
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Premises costs		65,976	–	19,670	<b>85,646</b>
Depreciation		72,312	–	–	<b>72,312</b>
Bank interest payable		15,647	28,930	–	<b>44,577</b>
Ministry & outreach		155,967	11,978	–	<b>167,945</b>
Ministry support		13,711	–	–	<b>13,711</b>
Mission grants	7	313	68,500	–	<b>68,813</b>
		<b>323,925</b>	<b>109,409</b>	<b>19,670</b>	<b>453,004</b>

		<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total 2023</b>
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Premises costs		54,082	12,988	5,603	<b>72,673</b>
Depreciation		72,312	–	–	<b>72,312</b>
Bank interest payable		15,188	30,979	–	<b>46,167</b>
Ministry & outreach		144,320	18,532	–	<b>162,852</b>
Ministry support		17,354	1,177	–	<b>18,531</b>
Mission grants	7	–	65,175	–	<b>65,175</b>
		<b>303,256</b>	<b>128,851</b>	<b>5,603</b>	<b>437,710</b>

## 7. Mission grants

	Unrestricted	Designated	Restricted	Total 2024
	£	£	£	£
<u>National Mission</u>				
Baptist Home Mission	-	12,500	-	12,500
Stort Valley Schools Trust	-	2,350	-	2,350
Holiday Bible Week	-	3,300	-	3,300
Others	313	6,690	-	7,003
<b>Subtotal</b>	<b>313</b>	<b>24,840</b>	<b>-</b>	<b>25,153</b>
<u>World &amp; Other Mission</u>				
European Christian Mission (R&C Smith)	-	10,205	-	10,205
Samaritan Hospital (E&C Singirankabo)	-	9,230	-	9,230
Eastern Europe Mission Work (E&P Reed)	-	6,225	-	6,225
BMS World Mission	-	15,000	-	15,000
Friends International	-	3,000	-	3,000
<b>Subtotal</b>		<b>43,660</b>		<b>43,660</b>
<b>Total</b>	<b>313</b>	<b>68,500</b>	<b>-</b>	<b>68,813</b>

	Unrestricted	Designated	Restricted	Total 2023
	£	£	£	£
<u>National Mission</u>				
Baptist Home Mission	-	10,000	-	10,000
Stort Valley Schools Trust	-	3,470	-	3,470
Holiday Bible Week	-	3,250	-	3,250
Others	-	6,360	-	6,360
<b>Subtotal</b>	<b>-</b>	<b>23,080</b>	<b>-</b>	<b>23,080</b>
<u>World &amp; Other Mission</u>				
European Christian Mission (R&C Smith)	-	8,879	-	8,879
Samaritan Hospital (E&C Singirankabo)	-	8,808	-	8,808
Eastern Europe Mission Work (E&P Reed)	-	4,130	-	4,130
BMS World Mission	-	15,031	-	15,031

Operation Agri	-	2,348	-	2,348
Support for Ukrainian churches and families	-	2,899	-	2,899
<b>Subtotal</b>		<b>42,095</b>	<b>-</b>	<b>42,095</b>
<b>Total</b>		<b>-</b>	<b>-</b>	<b>65,175</b>

## 8. Audit fees

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Fees payable to the independent auditor for:		
Audit of the financial statements		
	<b>5,760</b>	<b>5,760</b>

## 9. Staff costs and trustee remuneration

Staff costs were as follows:

	<b>Total</b>	<b>Total</b>
	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Stipends and salaries	<b>128,910</b>	105,962
Social security costs	<b>5,574</b>	3,216
Pension costs	<b>11,484</b>	12,413
	<b>145,968</b>	<b>121,591</b>

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the ministers of the church. As permitted by the constitution of the charity, Rev John Walford and Rev Gustavo Gubiani – both trustees of the charity – were remunerated in this capacity. The total employee benefits of the key management personnel were £78,885 (2023: £78,349).

	<b>2024</b>	<b>2023</b>
	<b>No.</b>	<b>No.</b>
		<b>£</b>
Average head count	<b>6</b>	<b>9</b>

**10. Trustee remuneration**

Other than those trustees identified in note 9, no other trustees were remunerated by the charity.

**11. Tangible fixed assets**

	Freehold Land £	Freehold Buildings £	Total £
<b>Cost</b>			
At 1 <sup>st</sup> January 2024	746,250	3,615,592	<b>4,361,842</b>
Additions	-	-	-
Revaluations	-	-	-
At 31 <sup>st</sup> December 2024	<u>746,250</u>	<u>3,615,592</u>	<u><b>4,361,842</b></u>
<b>Depreciation</b>			
At 1 <sup>st</sup> January 2024	-	174,962	<b>174,942</b>
Charge for the year	-	72,312	<b>72,312</b>
Eliminated on disposal	-	-	-
At 31 <sup>st</sup> December 2024	<u>-</u>	<u>247,274</u>	<u><b>247,274</b></u>
<b>Net Book Value</b>			
At 31 <sup>st</sup> December 2024	<u>746,250</u>	<u>3,368,318</u>	<u><b>4,114,568</b></u>
At 31 <sup>st</sup> December 2023	<u>746,250</u>	<u>3,440,630</u>	<u><b>4,186,880</b></u>

**12. Debtors**

	2024 £	2023 £
Gift aid receivable	<b>15,096</b>	12,595
Prepayments and accrued income	<b>3,298</b>	4,702
	<u><b>18,394</b></u>	<u>17,297</u>

**13. Creditors: amounts falling due within one year**

	2024 £	2023 £
Accruals and deferred income	<b>105,019</b>	116,234
Baptist Union Loan for Church Centre & "The Bridge"	<b>61,200</b>	61,200
Baptist Union Loan for 14 Cavell Court	<b>23,598</b>	21,545
	<u><b>199,817</b></u>	<u>198,979</u>

**14. Creditors: amounts falling due after one year**

	2024	2023
	£	£
Baptist Union Loan for Church Centre & "The Bridge"	307,783	340,053
Baptist Union Loan for 14 Cavell Court	174,635	184,639
	<b>482,418</b>	<b>524,692</b>

**15. Analysis of charitable funds**

	At 1 <sup>st</sup> January 2024	Income	Expenditure	Transfers	Gains / Losses	At 31 <sup>st</sup> December 2024
	£	£	£	£	£	£
<b>Unrestricted funds</b>	3,989,571	315,228	(323,925)	(61,200)	-	<b>3,919,674</b>
<b>Designated funds</b>						
General Reserve	150,401	-	-	-	-	<b>150,401</b>
Bridge	73,991	-	(143)	-	-	<b>73,848</b>
Redevelopment Fund						
Church Centre Loan	(401,253)	-	(28,930)	61,200	-	<b>(368,984)</b>
Fund						
Legacies Fund	52,641	2,000	-	-	-	<b>54,641</b>
Capital Reserve	15,412	-	-	-	-	<b>15,412</b>
Communion Fund	9,443	8,866	(5,690)	-	-	<b>12,619</b>
Church Centre Fit-	5,376	-	-	-	-	<b>5,376</b>
Out Fund						
Special Projects	17,771	1,500	-	-	-	<b>19,271</b>
Funds						
Other Funds	27,948	74,128	(74,645)	-	-	<b>27,431</b>
	<b>(48,271)</b>	<b>86,495</b>	<b>(109,409)</b>	<b>-</b>	<b>-</b>	<b>(9,985)</b>
<b>Restricted funds</b>						
Hallingbury Free	2,873	20,000	(19,670)	-	-	<b>3,203</b>
Church						
<b>Total funds</b>	<b>3,944,173</b>	<b>421,722</b>	<b>(453,003)</b>	<b>-</b>	<b>-</b>	<b>3,912,892</b>

	At 1 <sup>st</sup> January 2023	Income	Expenditure	Transfers	Gains / Losses	At 31 <sup>st</sup> December 2023
	£	£	£	£	£	£
<b>Unrestricted funds</b>	4,043,528	311,196	(303,256)	(58,162)	(3,735)	<b>3,989,571</b>
<b>Designated funds</b>						
General Reserve	150,401	-	-	-	-	<b>150,401</b>
Bridge	87,292	850	(14,151)	-	-	<b>73,991</b>
Redevelopment Fund						
Church Centre Loan	(456,474)	27,716	(30,979)	58,484	-	<b>(401,253)</b>
Fund						
Legacies Fund	39,713	18,820	(4,068)	(1,825)	-	<b>52,641</b>
Capital Reserve	15,412	-	-	-	-	<b>15,412</b>
Communion Fund	11,676	3,053	(5,286)	-	-	<b>9,443</b>
Church Centre Fit-Out Fund	11,662	-	(6,286)	-	-	<b>5,376</b>
Special Projects	14,146	1,800	-	1,825	-	<b>17,771</b>
Funds						
Other Funds	26,634	25,467	(68,081)	43,928	-	<b>27,948</b>
	(99,538)	77,706	(128,851)	102,412	-	<b>(48,271)</b>
<b>Restricted funds</b>						
Hallingbury Free Church	31,878	19,250	(4,005)	(44,250)	-	<b>2,873</b>
Herts Comm. Foundation	1,598	-	(1,598)	-	-	<b>-</b>
	33,476	19,250	(5,603)	(44,250)	-	<b>2,873</b>
<b>Total funds</b>	<b>3,977,466</b>	<b>408,152</b>	<b>(437,710)</b>	<b>-</b>	<b>(3,735)</b>	<b>3,944,173</b>

**Unrestricted funds:** Funds which can be used at the discretion of the trustees to further the objectives of the charity.

**General Reserve:** Monies set aside to provide resilience in the operational delivery of the charity's legal obligations.

**Bridge Redevelopment Fund:** Dedicated fund used for the refurbishment of the Bridge site (this fund will be discontinued once the project is complete).

**Church Centre Loan Fund:** Funds for the financing of the church centre mortgage.

**Legacies Fund:** Funds held from gifts given to the church in legacy.

**Capital Reserve:** Funds set aside for major repairs and refits of church centre equipment and plant.



**Communion Fund:** Social action fund given to support people in need.

**Church Centre Fit-Out Fund:** Funds allocated for Church Centre equipment when the building was developed (this fund is being run down and will be discontinued).

**Special Projects Funds:** Dedicated funds held for a specific project identified by the church that is to be supported.

**Other Funds:** Funds held for minor projects that do not fall in to any other category.

**Hallingbury Free Church:** Monies donated by the Hallingbury Free Church trustees held for supporting the bridge project in line with their mandate.

**Herts. Comm Foundation:** Monies held from grants to provide specific equipment for the Bridge café and exchange (this work is now complete and this fund will be discontinued).

**East Herts District Council:** Monies held from grants made for specific purposes by East Herts District Council (EHDC). This separate fund is a condition made by EHDC when a grant was made.

## 16. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Fixed assets	4,114,568	–	–	4,114,568
Current assets	47,607	358,999	63,953	470,559
Creditors less than 1 year	(67,866)	(61,201)	(60,750)	(189,817)
Creditors after 1 year	(174,635)	(307,783)	–	(482,418)
<b>Net assets</b>	<b>3,919,674</b>	<b>(9,985)</b>	<b>3,203</b>	<b>3,912,892</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	4,186,880	–	–	4,186,880
Current assets	18,905	373,746	88,313	480,964
Creditors less than 1 year	(31,575)	(81,964)	(85,440)	(198,979)
Creditors after 1 year	(184,639)	(340,053)	–	(198,979)
<b>Net assets</b>	<b>3,989,571</b>	<b>(48,271)</b>	<b>2,873</b>	<b>3,944,173</b>

## 17. Related party transactions

During the year, 14 trustees made donations to the charity, totalling £102,080.

During the year, seven trustees incurred and were reimbursed for expenses incurred on behalf of the charity. Total expenses reimbursed to trustees in the year totalled £10,703. and consisted of costs incurred by the trustees in relation to travel, pastoral care, training and development, costs connected with maintenance of the church's properties, and the delivery of a number of the church's core ministries, including worship, social action and local mission.

## Audit Report

Independent Auditor's Report to the Trustees of Bishop's Stortford Baptist Church for the year ended 31 December 2024

## Opinion

We have audited the financial statements of Bishop's Stortford Baptist Church (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities act 2011.

## Basis for opinion

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

## Conclusions relating to going concern

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

appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The trustees are responsible for the other information. The other information comprises the information in the Report of the Trustees, but does not include the financial statements and our Report of the Auditors thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies
- regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

## Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually

or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Auditors.

## Use of our report

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



Colin Peacock FCCA MAAT (Senior Statutory Auditor)

For and on behalf of Lawrence & Company Accountants Ltd

26 Bell Street

Sawbridgeworth

Hertfordshire

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