



SOMERSHAM BAPTIST CHURCH

Report and Financial Statements

For the Year Ended 31st December 2024

Charity No: 1173623

The trustees present their Annual Report and financial statements for the year ending 31st December 2024.

Charity's principal address

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

Trustees

The Trustees who served during the year and up to the date of the signing of this report were:

Name	Office (if any)	Date of appointment	Date of resignation
Mr Anthony Cooney		24 April 2022	
Mr Graham Lodge	Treasurer	6 November 2022	
Mrs Ruth Lodge	Church Secretary	6 November 2022	17 November 2024
Mrs Louise Peroni	Church Secretary	17 November 2024	
Dr Joshua Ross		19 November 2023	(appointed as pastor on 01 September 2024)

Trustees are appointed for a 3-year term by the members of the Church.

Property Trustees

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

Independent Examiner

Peter Thatcher

Structure, Governance and Management

The Charity was constituted as a Charitable Incorporated Organisation (CIO) on 29th June 2017.

The Charity is governed by an Approved Governing Document (Baptist Union Model Constitution adopted on 26th March 2017, with minor amendments in April 2021, and May 2022). Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated their agreement to become a member, indicated acceptance of the Beliefs, a willingness to participate in the activities, and acceptance of the duty of members set out in the Constitution. Persons seeking membership who have not been baptised in the manner described in the Baptist 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.

Ordinary Church Members' meetings are held at regular intervals on not less than three occasions in a calendar year. It is stipulated that one ordinary Church Members meeting shall include the AGM (Annual General Meeting).

In accordance with the constitution, the Church Members' Meeting appoints Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent), who are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people in to a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised on the Church Notice Board and on the website at www.somershambaptist.org. From time to time there is a children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a youth group for 8-14 year olds on alternate Friday evenings, and a series of fellowship groups in the homes of some members, for the growth of faith and discipleship: these groups are open to both members and non-members,

The church would ideally like to restart other community outreach activities in the coming year: possibly including groups to discuss relationship/marriage strengthening, or financial planning: although these would promote our Christian ethos, neither would not be limited people interested in discovering more about Christianity. Setting up these groups will happen if/when our resources allow (no detailed plans exist at this stage). The church may also be participating in village events such as carnival.

Prior to Covid-19 the Church was also used by local community groups on a regular basis: we were glad to see a local school and their PTA using our building again last year for several evening events including their Christmas production. We have also rented out our building 2 evenings each week to our village cubs /scouts/beavers groups, and the Church is also available on an ad-hoc basis for private hire, as well as for weddings and funerals.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and attend required Safeguarding training.

Public Benefit Statement

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure its success purely in numerical terms i.e., attendance and financial, but primarily in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

Now that pandemic lockdowns are well behind us, Sunday services have been held in the church building throughout the year: it has been good to be fully back into the swing of congregational participation in prayer and worship. We averaged 20 - 30 adult attendees and 4 - 8 children at Sunday worship during the year. We also held a special Easter service in April with members of Somersham Town (brass) Band joining our own musicians.

Membership was stable during the past year; we have 17 members as at 31st December 2024. The leadership team is well established although roles changed somewhat – with one of our trustees appointed as pastor in September, and we also appointed a new secretary in November.

One mid-week House Group continued throughout 2024, along with an additional weekly / fortnightly prayer meeting, taking place at church.

We continue to support our Missionary Family in South East Asia; including sending regular donations to their parent organisation UFM. This family were able to attend our services during their 2024 furlough in UK, with further contact via newsletters and occasional videos to enable us to feel close to them.

The Church was delighted to be able to appoint Joshua as our full-time pastor in September; this has freed up the leadership for other tasks, including more regular members discussions, with the aim of discerning together how best to serve both our membership and the wider community, given our limited resources.

During a year of consolidation, we are pleased with the way that such a small church has continued to worship and proclaim the gospel. Once again, we give all the glory to God. Heavenly Father - Thankyou.

Financial Review

The church raises funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The main recipients of this giving during the period of these accounts were: BUGB Home Mission, BMS World Mission and UFM (specifically to support our Church members who are missionaries in South East Asia).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the Year Ending 31 December 2024, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church was historically a participant within the Defined Benefit section of the Baptist Pension scheme and (up until the middle of 2022) was making ongoing deficit payments to cover the costs of past service of its

employees within the scheme under a recovery plan. Following a 'buy-in' arrangement announced in July 2022, recovery payments were reduced to £1 per month, but ceased entirely in October 2024, together with confirmation that the DB Plan has now been wound up, and that the Church no longer has any further responsibility towards the Plan.

Reserves Policy

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £29,000 to £39,000. As at 31 December 2024 the church held total reserves of £146,877 (2023 - £147,243), of which £25,425 (2023 - £24,075) were Restricted and £84,000 (2023 - £84,000) Designated. The Trustees agreed that £84,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £37,452 (2023 - £39,168). (Please see Note 7 on page 9).

Approved by the order of the Trustees of Somersham Baptist Church on 01-August 2025 and signed on their behalf by:



Mrs. Louise Peroni
Church Secretary

**Report of the Independent Examiner(s) to the Trustees of Somersham Baptist Church
On the accounts for the year ended 31st December 2024**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner P. Thatcher Date 22/7/25

Name PETER THATCHER

Relevant Professional Qualification(s) or body (if any) ICAEW (FCA)

Address 10 SUMERLINGWAY, BLUNTISHAM.

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNTS

	Notes	Unrestricted £	Restricted £	Designated £	Total 2024 £	Total 2023 £
Receipts						
Regular and Gift Aid Giving		22,163	-	-	22,163	17,181
Gift Aid recovered		4,342	-	-	4,342	3,642
Donations and other Income	2	57	-	-	57	374
Rent and Contributions for church use	2	1,275	-	-	1,275	511
Bank Interest	2	3,098	1,410	-	4,508	2,084
Other	2	170	-	-	170	356
Total Receipts		31,105	1,410	-	32,515	24,148
Payments						
Ministry	3	19,795	-	-	19,795	3,396
Mission	4	5,261	-	-	5,261	4,183
Upkeep of church premises	5	6,780	-	-	6,780	6,813
Administration	6	902	-	-	902	1,172
Other Payments	7	-	60	-	60	35
Total Payments		32,738	60	-	32,798	15,599
Nett Receipts/(Payments) for the year		(1,633)	1,350	-	(283)	8,549
Transfers between funds		-	-	-	-	-
Net Movement in funds		(1,633)	1,350	0	(283)	8,549
Cash balance brought forward		39,168	24,075	84,000	147,243	138,694
Cash balance carried forward		37,535	25,425	84,000	146,960	147,243

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Notes	Unrestricted £	Restricted £	Designated £	Total 2024 £	Total 2023 £
Assets:						
Bank and other cash balances						
Lloyds Bank Account		18,608	-		18,608	23,340
BU Deposit Account		18,927		55,654	74,581	71,483
CAF Gold Bank Account		-	-	21,060	21,060	20,549
CAF Cash Account				156	156	215
Shawbrook 60 Day notice Account		-	25,425	7,130	32,555	31,656
		37,535	25,425	84,000	146,960	147,243
Assets Held for the Church's own use	8				1,281,376	1,144,084
Total Assets					1,428,336	1,291,327
Liabilities:						
Pension Scheme Liability	9				0	(30)
PAYE Liability	10				(82)	
Total Liabilities					(82)	(30)

The accounts were approved by the Trustees of Somersham Baptist Church on 21 July 2025 and signed on their behalf by:

Graham Lodge

Graham Lodge
Treasurer

NOTES TO THE ACCOUNTS

1 Basis of accounts:

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2024 £	2023 £
2 Donations and other income:		
Donations	17	374
Donations from youth groups	40	0
Rent and Contributions for church use	1,275	511
Interest on BU deposit account	3,098	1,483
Other	170	356
Total Donations and other income	4,600	2,724
3 Ministry:		
Stipend payments	8,397	500
Pension (incl Defecit Payments)	1,297	132
Manse costs (rent, council tax, utilities, broadband)	6,533	-
Ministers Travel and relocation expenses	769	73
Minister's college fees	400	-
Pulpit Supplies	1,754	2,267
Discipleship	344	160
Other Ministry - Worship Resources	301	264
Total Ministry	19,795	3,396
4 Mission:		
Home Mission	1,080	775
BMS	1,080	775
UFM	1,200	1,456
Youth Work	1,154	374
Outreach - Other	747	803
Total Mission	5,261	4,183
5 Upkeep of church premises:		
Lighting and Heating	1,163	824
Water charges	499	443
Cleaning	694	413
Insurances	1,294	1,147
Repairs & Maintenance	2,541	2,714
Furniture & Equipment	126	810
Telephone & Broadband	463	462
Total Upkeep of church premises	6,780	6,813

NOTES TO THE ACCOUNTS Continued...

	2024	2023
	£	£
6 Administration + Miscellaneous costs		
Photocopying, Printing & Stationery	-	127
Subscriptions	741	706
Other Administration	122	339
Miscellaneous	39	-
Total Administration	902	1,172

7 Funds - Movement in Restricted and Designated Funds**a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premise renovation or extension projects.

	2024	2023
	£	£
Receipts		
Interest	1,410	601
Payments		
Bank charges	60	35
Total Payments	60	35
Nett Receipts/(Payments) for the year	1,350	566
Cash Balance brought forward	24,075	23,509
Cash Balance carried forward	25,425	24,075

b) Designated Funds

	2024	2023
	£	£
Future Ministry Costs		
The Trustees previously agreed to retain a designated Future Ministry costs fund as it was anticipated that once a Minister is appointed the result will be a significant annual budget deficit. Having appointed a minister in September 2024, we will begin to draw down £2000 monthly from this fund, starting in January 2025.		

Cash Balance brought forward	84,000	84,000
Cash Balance carried forward	84,000	84,000

NOTES TO THE ACCOUNTS Continued...**8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £1,171,803 (2023 - £1,046,252) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £109,573 (2023 - £97,832)

9 Pension Scheme Liabilities

The Church was formerly a participating employer in the Baptist Pension Scheme ("the Scheme"), which was a separate legal entity administered by the Pension Trustee (Baptist Pension trust Limited). The assets of the Scheme were held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011, and has now been wound up, with liabilities transferred to with the insurance company Just Retirement Limited. We received confirmation in November 2024 that the Church no longer has any responsibility for payments resulting from the scheme or its wind-up costs.

10 PAYE Liabilities

The Church deducts PAYE income tax from our pastor's stipend and pays these amounts direct to HMRC using a direct debit arrangement. Amounts are notified to HMRC monthly but payments are usually taken some weeks in arrears. At the end of 2024 there was one payment of £82 notified to HMRC but awaiting collection of the direct debit.