

# STOCKSFIELD BAPTIST CHURCH

England & Wales · Charity number 1182577

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2019-03-21

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Stocksfield Baptist Church  
Main Road  
Stocksfield  
NE43 7DU

**Phone** 0661842393

**Email** [enquiriesstocksfieldbc@gmail.com](mailto:enquiriesstocksfieldbc@gmail.com)

**Website** [www.stocksfieldbaptistchurch.net](http://www.stocksfieldbaptistchurch.net)

## Activities

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**Objects:** 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.

**Activities:** 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. Activities include: Worship, Evangelism, Teaching, Community Service, Pastoral Care and supporting charitable social action.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Gateshead
- Newcastle Upon Tyne City
- Northumberland

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £162,550 | £116,517    | -      | -         |
| 2023-12-31 | £95,850  | £90,580     | -      | -         |
| 2022-12-31 | £131,651 | £110,540    | -      | -         |
| 2021-12-31 | £98,068  | £110,102    | -      | -         |
| 2020-12-31 | £91,241  | £94,407     | -      | -         |

## Trustees

| Name                    | Role | Appointed  |
|-------------------------|------|------------|
| Aileen Innes            |      | 2024-04-01 |
| Fiona Wendy Thompson    |      | 2023-03-25 |
| Professor William Clegg |      | 2024-03-23 |
| Richard Shrimpton       |      | 2024-03-23 |
| Timothy Paul Knight     |      | 2025-03-29 |

**STOCKSFIELD BAPTIST CHURCH**

England & Wales - Charity number 1182577

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# Accounts

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## **STOCKSFIELD BAPTIST CHURCH**

### **Report 2024**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mrs A Innes (Minister)  
Mr K Frost (Secretary & Treasurer)  
Mr W Clegg (Deacon)  
Mr R Shrimpton (Deacon)  
Mrs F Thompson (Deacon)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The Trustees present their Annual Report and financial statements for 2024.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of baptism, to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 objective.

Relevant matters may be submitted to the members' meeting by the Trustees for guidance or may be raised by members for further consideration by the Trustees. Though the Constitution permits decisions to be made at members' meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

#### **Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to Baptist principles, including 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 to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into 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, usually at 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfieldbaptistchurch.net](http://stocksfieldbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the church runs courses in parenting, and courses for people interested in discovering more about Christianity, such as 'Jigsaw' and 'Alpha'.

The church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools.

The church works with local ecumenical groups in various community projects including Holiday Club and Renew Cafe.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts.

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 the success of its programmes only in numbers, including financial figures, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

During the year, there were five new members, one member resigned, one passed away, and one moved away from the area. As of 31 December 2024 the membership stood at fifty. There was one baptism during the year. Average attendance at worship services has increased during the year, and children's work and youth work has been maintained. The annual children's Holiday Club was also held in July. Stay and Play Group grew steadily and is thriving as part of our service to the local community.

### **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

There was a major internal fundraising event for a New Accessible Entrance Project and a substantial number of external applications for further funding were made at the end of the year. The project is planned for implementation during 2025 and the Property Fund reflects the amount of money collected so far for this purpose.

The most significant expense relates to the full-time ministry of Aileen Innes as Minister of the church (appointed in April), to lead and coordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes Timothy Knight as part-time Youth Coordinator who leads youth work and outreach into schools.

The church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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 its objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees recognise that giving is currently below levels required to cover ongoing ministry fully but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme. 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.

### **Reserves Policy**

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £40,000 to £42,000. As of 31 December 2024, the church held total reserves of £141,132 of which zero were restricted and £60,871 designated. Reserves that were neither restricted nor designated amounted to £80,281.

The church is currently progressing a project to provide a new disabled entrance to be funded from a special appeal and any available grants.

**STOCKSFIELD BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024**  
**GENERAL RECEIPTS & PAYMENTS ACCOUNT**

|                                               | <b>Note</b> | <b>2024</b>         | <b>2023</b>         |
|-----------------------------------------------|-------------|---------------------|---------------------|
| <b>Receipts</b>                               |             |                     |                     |
| Offerings                                     |             | 59603               | 57617               |
| Donations and other income                    | 2           | 10704               | 6424                |
| Income tax recovered on gifts                 |             | 7432                | 13142               |
| Investment Income                             | 3           | 3045                | 598                 |
| Rents and contributions for use of premises   |             | 12176               | 11375               |
| Raised for other causes                       | 4           | <u>0</u>            | <u>772</u>          |
| <b>Total Receipts</b>                         |             | <b>92960</b>        | <b>89928</b>        |
| <b>Payments</b>                               |             |                     |                     |
| Ministry                                      | 5           | (48,757)            | (47,511)            |
| Mission                                       | 6           | (16,296)            | (13,808)            |
| Upkeep of church premises                     | 7           | (20,142)            | (15,980)            |
| Administration                                | 8           | (8,408)             | (3,728)             |
| Amounts passed on to other causes             |             | <u>0</u>            | <u>(772)</u>        |
| <b>Total Payments</b>                         |             | <b>(93,603)</b>     | <b>(81,799)</b>     |
| <b>Net receipts / (payments) for the year</b> |             | <b>(643)</b>        | <b>8,129</b>        |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>            | <b>0</b>            |
| <b>Cash balance at previous year end</b>      |             | <b>73402</b>        | <b>65273</b>        |
| <b>Cash balance at current year end</b>       |             | <b><u>72759</u></b> | <b><u>73402</u></b> |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2024                | 2023                |
|-----------------------------------------------|------|---------------------|---------------------|
| <b>Receipts</b>                               |      |                     |                     |
| Offerings                                     |      | 64075               | 3512                |
| Income Tax Recovered on Gifts                 |      | 897                 | 878                 |
| <b>Total Receipts</b>                         |      | <u>64972</u>        | <u>4390</u>         |
| <b>Payments</b>                               |      |                     |                     |
| Repairs                                       |      | (2,880)             | (2,760)             |
| Improvements                                  |      | (18,805)            | (2,660)             |
| <b>Total Payments</b>                         |      | <u>(21,685)</u>     | <u>(5,420)</u>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>43,287</b>       | <b>(1,030)</b>      |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>            | <b>0</b>            |
| <b>Cash balance at previous year end</b>      |      | <b>17584</b>        | <b>18614</b>        |
| <b>Cash balance at current year end</b>       |      | <u><b>60871</b></u> | <u><b>17584</b></u> |

**ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2024               | 2023               |
|-----------------------------------------------|------|--------------------|--------------------|
| <b>Receipts</b>                               |      |                    |                    |
| Donations                                     |      | 4618               | 1532               |
| <b>Total Receipts</b>                         |      | <u>4618</u>        | <u>1532</u>        |
| <b>Payments</b>                               |      |                    |                    |
| Expenses                                      |      | (704)              | (3,211)            |
| <b>Total Payments</b>                         |      | <u>(704)</u>       | <u>(3,211)</u>     |
| <b>Net receipts / (payments) for the year</b> |      | <b>3,914</b>       | <b>(1,679)</b>     |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>           | <b>0</b>           |
| <b>Cash balance at previous year end</b>      |      | <b>3398</b>        | <b>5077</b>        |
| <b>Cash balance at current year end</b>       |      | <u><b>7312</b></u> | <u><b>3398</b></u> |

**FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2024              | 2023              |
|-----------------------------------------------|------|-------------------|-------------------|
| <b>Receipts</b>                               |      |                   |                   |
| Donations                                     |      | 0                 | 0                 |
| <b>Total Receipts</b>                         |      | <u>0</u>          | <u>0</u>          |
| <b>Payments</b>                               |      |                   |                   |
| Contributions                                 |      | (525)             | (150)             |
| <b>Total Payments</b>                         |      | <u>(525)</u>      | <u>(150)</u>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>(525)</b>      | <b>(150)</b>      |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>          | <b>0</b>          |
| <b>Cash balance at previous year end</b>      |      | <b>715</b>        | <b>865</b>        |
| <b>Cash balance at current year end</b>       |      | <u><b>190</b></u> | <u><b>715</b></u> |

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

|                                   | <b>Note</b> | <b>2024</b>    | <b>2023</b>    |
|-----------------------------------|-------------|----------------|----------------|
| <b>Assets</b>                     |             |                |                |
| Bank and other cash balances      |             |                |                |
| Petty Cash                        |             | 0              | 0              |
| Loyds Bank Current Account        |             | 3492           | 3503           |
| Loyds Bank Deposit Account        |             | 85127          | 41596          |
| Other monetary assets             |             |                |                |
| Debtors                           |             | 16867          | 0              |
| Loans made                        |             | 0              | 0              |
| Gift aid claimed but not received |             | 0              | 2593           |
| Investment Assets                 | 9           | 52514          | 50000          |
| Assets Held for Church's own use  | 10          | 2669270        | 2567107        |
| <b>Total Assets</b>               |             | <b>2827270</b> | <b>2664799</b> |
| <b>Liabilities</b>                |             |                |                |
| Current Liabilities               | 11          | (2,890)        | (3,263)        |
| Long Term Loans                   | 12          | 0              | 0              |
| Pension Scheme Liability          | 13          | 0              | (36)           |
| Other Liabilities                 | 14          | 0              | 0              |
| <b>Total Liabilities</b>          |             | <b>(2,890)</b> | <b>(3,299)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2024 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Kevin Frost - Treasurer

Date: 1st March 2023

## 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

### 2. Donations and other income

|                                         | 2024         | 2023        |
|-----------------------------------------|--------------|-------------|
| Donations                               | 2070         | 20          |
| Legacies                                | 0            | 0           |
| Memorial gifts                          | 0            | 0           |
| Mission Activities:                     |              |             |
| Church Weekend                          | 4614         | 3612        |
| Mum's & Toddler's group                 | 1661         | 1357        |
| Youth Work                              | 1020         | 975         |
| Other income                            | 1339         | 460         |
| <b>Total Donations and Other Income</b> | <b>10704</b> | <b>6424</b> |

### 3. Investment Income

|                                | 2024        | 2023       |
|--------------------------------|-------------|------------|
| Bank Interest                  | 3045        | 598        |
| Trust Income                   | 0           | 0          |
| Other Investment Income        | 0           | 0          |
| <b>Total Investment Income</b> | <b>3045</b> | <b>598</b> |

### 4. Raised for other causes

|                                      |          |            |
|--------------------------------------|----------|------------|
| Earthquake Appeal                    | 0        | 320        |
| <b>Minerva</b>                       | 0        | 452        |
|                                      | 0        | 0          |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>772</b> |

### 5. Ministry

|                             | 2024            | 2023            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (34,875)        | (32,733)        |
| Pension contribution        | (3,474)         | (3,224)         |
| Pension deficit fund        | (10)            | (12)            |
| National insurance          | 0               | 0               |
| Travel and general expenses | (2,628)         | (1,962)         |
| Manse costs                 | (7,470)         | (8,280)         |
| Other Ministry              | (300)           | (1,300)         |
| <b>Total Ministry</b>       | <b>(48,757)</b> | <b>(47,511)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of a manse allowance. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination. Other ministry includes training costs for a minister in training.

### 6. Mission

|                            | 2024            | 2023            |
|----------------------------|-----------------|-----------------|
| Home Mission               | (4,200)         | (4,200)         |
| BMS World Mission          | (2,500)         | (2,500)         |
| Peoples Kitchen            | 0               | (200)           |
| Northumberland Foodbank    | (300)           | (300)           |
| Open Doors                 | (500)           | (500)           |
| SMILES                     | (500)           | (500)           |
| Church Weekend             | (4,597)         | (3,475)         |
| Accoustic Café             | (400)           | 0               |
| Mum's & Toddler's group    | (281)           | (52)            |
| Parenting Conference       | 0               | 0               |
| Sunday School & Youth Work | (2,233)         | (1,396)         |
| Holiday Club               | (26)            | (26)            |
| Other Mission Giving       | (759)           | (659)           |
| <b>Total Mission</b>       | <b>(16,296)</b> | <b>(13,808)</b> |

#### 7. Upkeep of church premises

|                                        | 2024            | 2023            |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (7,414)         | (6,577)         |
| Cleaning                               | (3,617)         | (2,723)         |
| Insurance                              | (2,698)         | (4,966)         |
| Repairs & Maintenance                  | (6,413)         | (1,714)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(20,142)</b> | <b>(15,980)</b> |

#### 8. Administration

|                                     | 2024           | 2023           |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (1,118)        | (607)          |
| Advertising and website             | (358)          | (780)          |
| Subscriptions and copyright license | (540)          | (511)          |
| Equipment                           | (748)          | 0              |
| Audit                               | (390)          | (354)          |
| PA systems                          | (3,699)        | 0              |
| Other administration                | (1,555)        | (1,476)        |
| <b>Total Administration</b>         | <b>(8,408)</b> | <b>(3,728)</b> |

#### 9. Investment Assets

|                                | 2024         | 2023         |
|--------------------------------|--------------|--------------|
| Stocks and Shares              | 0            | 0            |
| Corporate bonds                | 0            | 0            |
| Gilts                          | 0            | 0            |
| Investment property            | 0            | 0            |
| Other investment assets        | 52514        | 50000        |
| <b>Total Investment Assets</b> | <b>52514</b> | <b>50000</b> |

#### 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2,371,386 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £177,048 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £120,836 based on insured value

11. Current Liabilities

|                                  | 2024           | 2023           |
|----------------------------------|----------------|----------------|
| Architects Fees                  | 0              | (2,400)        |
| HMRC Tax                         | (1,817)        | (83)           |
| Utilities                        | 0              | 0              |
| Insurance                        | 0              | 0              |
| Gas Servicing                    | (570)          | (780)          |
| Ministers Expenses               | (503)          | 0              |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(2,890)</b> | <b>(3,263)</b> |

12. Long-Term Liabilities

|                                    | 2024     | 2023     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

### 13. Pension Scheme Liabilities

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 Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

[Movement in Balance Sheet liability – not applicable if no pension liability before the start of the comparator year]

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.

### 14. Other Liabilities (if applicable)



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

Stocksfield Baptist Church

On accounts for the year  
ended

31st December 2024

Charity no  
(if any)

1182577

Set out on pages

1-7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2024

Responsibilities and  
basis of report

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

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

Signed:

*Lorna Copple*

Date:

29/10/2025

Name:

Lorna Copple

Relevant professional  
qualification(s) or body  
(if any):

FCCA

Address:

Heritage Accountancy Ltd

76 Front Street, Prudhoe

Northumberland, NE42 5PU

Only complete if the examiner needs to highlight 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.**

**STOCKSFIELD BAPTIST CHURCH**

England & Wales - Charity number 1182577

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# Accounts

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## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2023**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr K Frost (Secretary)  
Mr M Price (Treasurer)  
Mrs L Hodgson (Deacon)  
Mr T Knight (Deacon)  
Mrs F Thompson

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2023.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

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The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

**STOCKSFIELD BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023**  
**GENERAL RECEIPTS & PAYMENTS**  
**ACCOUNT**

|                                               | <b>Note</b> | <b>2023</b>     | <b>2022</b>     |
|-----------------------------------------------|-------------|-----------------|-----------------|
| <b>Receipts</b>                               |             |                 |                 |
| Offerings                                     |             | 57617           | 67320           |
| Donations and other income                    | 2           | 6424            | 14124           |
| Income tax recovered on gifts                 |             | 13142           | 15208           |
| Investment Income                             | 3           | 598             | 39              |
| Rents and contributions for use of premises   |             | 11375           | 10504           |
| Raised for other causes                       | 4           | 772             | 0               |
| <b>Total Receipts</b>                         |             | <b>89928</b>    | <b>107195</b>   |
| <b>Payments</b>                               |             |                 |                 |
| Ministry                                      | 5           | (47,511)        | (62,798)        |
| Mission                                       | 6           | (13,808)        | (15,386)        |
| Upkeep of church premises                     | 7           | (15,980)        | (15,538)        |
| Administration                                | 8           | (3,728)         | (3,826)         |
| Amounts passed on to other causes             |             | (772)           | 0               |
| <b>Total Payments</b>                         |             | <b>(81,799)</b> | <b>(97,548)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>8,129</b>    | <b>9,647</b>    |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>        | <b>-500</b>     |
| <b>Cash balance at previous year end</b>      |             | <b>65273</b>    | <b>56126</b>    |
| <b>Cash balance at current year end</b>       |             | <b>73402</b>    | <b>65273</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | <b>Note</b> | <b>2023</b>    | <b>2022</b>  |
|-----------------------------------------------|-------------|----------------|--------------|
| <b>Receipts</b>                               |             |                |              |
| Offerings                                     |             | 3512           | 4970         |
| Income Tax Recovered on Gifts                 |             | 878            | 1195         |
| <b>Total Receipts</b>                         |             | <b>4390</b>    | <b>6165</b>  |
| <b>Payments</b>                               |             |                |              |
| Repairs                                       |             | (2,760)        | 0            |
| Improvements                                  |             | (2,660)        | 0            |
| <b>Total Payments</b>                         |             | <b>(5,420)</b> | <b>0</b>     |
| <b>Net receipts / (payments) for the year</b> |             | <b>(1,030)</b> | <b>6,165</b> |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>       | <b>0</b>     |
| <b>Cash balance at previous year end</b>      |             | <b>18614</b>   | <b>12449</b> |
| <b>Cash balance at current year end</b>       |             | <b>17584</b>   | <b>18614</b> |

**ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2023    | 2022     |
|-----------------------------------------------|------|---------|----------|
| <b>Receipts</b>                               |      |         |          |
| Donations                                     |      | 1532    | 17741    |
| <b>Total Receipts</b>                         |      | 1532    | 17741    |
| <b>Payments</b>                               |      |         |          |
| Expenses                                      |      | (3,211) | (12,667) |
| <b>Total Payments</b>                         |      | (3,211) | (12,667) |
| <b>Net receipts / (payments) for the year</b> |      | (1,679) | 5,074    |
| <b>Transfers to / (from) general fund</b>     |      | 0       | 0        |
| <b>Cash balance at previous year end</b>      |      | 5077    | 3        |
| <b>Cash balance at current year end</b>       |      | 3398    | 5077     |

**FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2023  | 2022  |
|-----------------------------------------------|------|-------|-------|
| <b>Receipts</b>                               |      |       |       |
| Donations                                     |      | 0     | 550   |
| <b>Total Receipts</b>                         |      | 0     | 550   |
| <b>Payments</b>                               |      |       |       |
| Contributions                                 |      | (150) | (325) |
| <b>Total Payments</b>                         |      | (150) | (325) |
| <b>Net receipts / (payments) for the year</b> |      | (150) | 225   |
| <b>Transfers to / (from) general fund</b>     |      | 0     | 500   |
| <b>Cash balance at previous year end</b>      |      | 865   | 140   |
| <b>Cash balance at current year end</b>       |      | 715   | 865   |

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

|                                   | Note | 2023           | 2022           |
|-----------------------------------|------|----------------|----------------|
| <b>Assets</b>                     |      |                |                |
| Bank and other cash balances      |      |                |                |
| Petty Cash                        |      | 0              | 0              |
| Loyds Bank Current Account        |      | 3503           | 6833           |
| Loyds Bank Deposit Account        |      | 41596          | 82998          |
| Other monetary assets             |      |                |                |
| Debtors                           |      | 0              | 0              |
| Loans made                        |      | 0              | 0              |
| Gift aid claimed but not received |      | 2593           | 4949           |
| Investment Assets                 | 9    | 50000          | 0              |
| Assets Held for Church's own use  | 10   | 2567107        | 2490162        |
| <b>Total Assets</b>               |      | <b>2664799</b> | <b>2584941</b> |

**Liabilities**

|                          |    |                |                |
|--------------------------|----|----------------|----------------|
| Current Liabilities      | 11 | (3,263)        | (4,372)        |
| Long Term Loans          | 12 | 0              | 0              |
| Pension Scheme Liability | 13 | (36)           | (48)           |
| Other Liabilities        | 14 | 0              | 0              |
| <b>Total Liabilities</b> |    | <b>(3,299)</b> | <b>(4,420)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2023 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Martin Price - Treasurer

Date: 1st March 2023

**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

**2. Donations and other income**

|                                         | <b>2023</b> | <b>2022</b>  |
|-----------------------------------------|-------------|--------------|
| Donations                               | 20          | 420          |
| Legacies                                | 0           | 0            |
| Memorial gifts                          | 0           | 0            |
| Mission Activities:                     |             |              |
| Church Weekend                          | 3612        | 4284         |
| Mum's & Toddler's group                 | 1357        | 1303         |
| Ukraine Support Work                    | 0           | 443          |
| Youth Work                              | 975         | 1330         |
| Ministerial Training                    | 0           | 6050         |
| Other income                            | 460         | 294          |
| <b>Total Donations and Other Income</b> | <b>6424</b> | <b>14124</b> |

**3. Investment Income**

|               | <b>2023</b> | <b>2022</b> |
|---------------|-------------|-------------|
| Bank Interest | 598         | 39          |
| Trust Income  | 0           | 0           |

|                                |            |           |
|--------------------------------|------------|-----------|
| Other Investment Income        | 0          | 0         |
| <b>Total Investment Income</b> | <b>598</b> | <b>39</b> |

#### 4. Raised for other causes

|                                      |            |          |
|--------------------------------------|------------|----------|
| Earthquake Appeal                    | 320        | 0        |
| Minerva                              | 452        | 0        |
|                                      | 0          | 0        |
| <b>Total Raised for other causes</b> | <b>772</b> | <b>0</b> |

#### 5. Ministry

|                             | <b>2023</b>     | <b>2022</b>     |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (32,733)        | (38,073)        |
| Pension contribution        | (3,224)         | (3,782)         |
| Pension deficit fund        | (12)            | (2,192)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (1,962)         | (2,466)         |
| Manse costs                 | (8,280)         | (10,120)        |
| Other Ministry              | (1,300)         | (6,165)         |
| <b>Total Ministry</b>       | <b>(47,511)</b> | <b>(62,798)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

Other ministry includes training costs for a minister in training.

#### 6. Mission

|                            | <b>2023</b>     | <b>2022</b>     |
|----------------------------|-----------------|-----------------|
| Home Mission               | (4,200)         | (4,200)         |
| BMS World Mission          | (2,500)         | (2,500)         |
| Peoples Kitchen            | (200)           | (200)           |
| Northumberland Foodbank    | (300)           | (300)           |
| Open Doors                 | (500)           | (500)           |
| SMILES                     | (500)           | (500)           |
| Uhuru                      | 0               | 0               |
| Church Weekend             | (3,475)         | (3,726)         |
| Accoustic Café             | 0               | (257)           |
| Mum's & Toddler's group    | (52)            | (238)           |
| Sunday School & Youth Work | (1,396)         | (1,213)         |
| Holiday Club               | (26)            | (26)            |
| Other Mission Giving       | (659)           | (1,726)         |
| <b>Total Mission</b>       | <b>(13,808)</b> | <b>(15,386)</b> |

#### 7. Upkeep of church premises

|           | <b>2023</b> | <b>2022</b> |
|-----------|-------------|-------------|
| Utilities | (6,577)     | (8,238)     |
| Cleaning  | (2,723)     | (3,395)     |

|                                        |                 |                 |
|----------------------------------------|-----------------|-----------------|
| Insurance                              | (4,966)         | (191)           |
| Repairs & Maintenance                  | (1,714)         | (3,714)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(15,980)</b> | <b>(15,538)</b> |

#### 8. Administration

|                                     | <b>2023</b>    | <b>2022</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (607)          | (398)          |
| Advertising and website             | (780)          | (1,109)        |
| Subscriptions and copyright license | (511)          | (1,071)        |
| Equipment                           | 0              | 0              |
| Audit                               | (354)          | (344)          |
| PA systems                          | 0              | 0              |
| Other administration                | (1,476)        | (904)          |
| <b>Total Administration</b>         | <b>(3,728)</b> | <b>(3,826)</b> |

#### 9. Investment Assets

|                                | <b>2023</b>  | <b>2022</b> |
|--------------------------------|--------------|-------------|
| Stocks and Shares              | 0            | 0           |
| Corporate bonds                | 0            | 0           |
| Gilts                          | 0            | 0           |
| Investment property            | 0            | 0           |
| Other investment assets        | 50000        | 0           |
| <b>Total Investment Assets</b> | <b>50000</b> | <b>0</b>    |

#### 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2,311,285 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £138,049 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £117,773 based on insured value

#### 11. Current Liabilities

|                                  | <b>2023</b>    | <b>2022</b>    |
|----------------------------------|----------------|----------------|
| Architects Fees                  | (2,400)        | 0              |
| HMRC Tax                         | (83)           | (935)          |
| Utilities                        | 0              | (1,085)        |
| Insurance                        | 0              | (2,352)        |
| Gas Servicing                    | (780)          | 0              |
| Ministers Expenses               | 0              | 0              |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(3,263)</b> | <b>(4,372)</b> |

## 12. Long-Term Liabilities

|                                    | 2023     | 2022     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022. Results of this valuation are not yet available.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1.00, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £30 as at 31st December 2023.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2023] was zero and £1000 fee for cessations.

## 14. Other Liabilities (if applicable)

## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2023**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr K Frost (Secretary)  
Mr M Price (Treasurer)  
Mrs L Hodgson (Deacon)  
Mr T Knight (Deacon)  
Mrs F Thompson

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2023.

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**STOCKSFIELD BAPTIST CHURCH**  
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**GENERAL RECEIPTS & PAYMENTS**  
**ACCOUNT**

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| Investment Income                             | 3           | 598             | 39              |
| Rents and contributions for use of premises   |             | 11375           | 10504           |
| Raised for other causes                       | 4           | 772             | 0               |
| <b>Total Receipts</b>                         |             | <b>89928</b>    | <b>107195</b>   |
| <b>Payments</b>                               |             |                 |                 |
| Ministry                                      | 5           | (47,511)        | (62,798)        |
| Mission                                       | 6           | (13,808)        | (15,386)        |
| Upkeep of church premises                     | 7           | (15,980)        | (15,538)        |
| Administration                                | 8           | (3,728)         | (3,826)         |
| Amounts passed on to other causes             |             | (772)           | 0               |
| <b>Total Payments</b>                         |             | <b>(81,799)</b> | <b>(97,548)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>8,129</b>    | <b>9,647</b>    |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>        | <b>-500</b>     |
| <b>Cash balance at previous year end</b>      |             | <b>65273</b>    | <b>56126</b>    |
| <b>Cash balance at current year end</b>       |             | <b>73402</b>    | <b>65273</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | <b>Note</b> | <b>2023</b>    | <b>2022</b>  |
|-----------------------------------------------|-------------|----------------|--------------|
| <b>Receipts</b>                               |             |                |              |
| Offerings                                     |             | 3512           | 4970         |
| Income Tax Recovered on Gifts                 |             | 878            | 1195         |
| <b>Total Receipts</b>                         |             | <b>4390</b>    | <b>6165</b>  |
| <b>Payments</b>                               |             |                |              |
| Repairs                                       |             | (2,760)        | 0            |
| Improvements                                  |             | (2,660)        | 0            |
| <b>Total Payments</b>                         |             | <b>(5,420)</b> | <b>0</b>     |
| <b>Net receipts / (payments) for the year</b> |             | <b>(1,030)</b> | <b>6,165</b> |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>       | <b>0</b>     |
| <b>Cash balance at previous year end</b>      |             | <b>18614</b>   | <b>12449</b> |
| <b>Cash balance at current year end</b>       |             | <b>17584</b>   | <b>18614</b> |

**ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2023    | 2022     |
|-----------------------------------------------|------|---------|----------|
| <b>Receipts</b>                               |      |         |          |
| Donations                                     |      | 1532    | 17741    |
| <b>Total Receipts</b>                         |      | 1532    | 17741    |
| <b>Payments</b>                               |      |         |          |
| Expenses                                      |      | (3,211) | (12,667) |
| <b>Total Payments</b>                         |      | (3,211) | (12,667) |
| <b>Net receipts / (payments) for the year</b> |      | (1,679) | 5,074    |
| <b>Transfers to / (from) general fund</b>     |      | 0       | 0        |
| <b>Cash balance at previous year end</b>      |      | 5077    | 3        |
| <b>Cash balance at current year end</b>       |      | 3398    | 5077     |

**FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2023  | 2022  |
|-----------------------------------------------|------|-------|-------|
| <b>Receipts</b>                               |      |       |       |
| Donations                                     |      | 0     | 550   |
| <b>Total Receipts</b>                         |      | 0     | 550   |
| <b>Payments</b>                               |      |       |       |
| Contributions                                 |      | (150) | (325) |
| <b>Total Payments</b>                         |      | (150) | (325) |
| <b>Net receipts / (payments) for the year</b> |      | (150) | 225   |
| <b>Transfers to / (from) general fund</b>     |      | 0     | 500   |
| <b>Cash balance at previous year end</b>      |      | 865   | 140   |
| <b>Cash balance at current year end</b>       |      | 715   | 865   |

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

|                                   | Note | 2023           | 2022           |
|-----------------------------------|------|----------------|----------------|
| <b>Assets</b>                     |      |                |                |
| Bank and other cash balances      |      |                |                |
| Petty Cash                        |      | 0              | 0              |
| Loyds Bank Current Account        |      | 3503           | 6833           |
| Loyds Bank Deposit Account        |      | 41596          | 82998          |
| Other monetary assets             |      |                |                |
| Debtors                           |      | 0              | 0              |
| Loans made                        |      | 0              | 0              |
| Gift aid claimed but not received |      | 2593           | 4949           |
| Investment Assets                 | 9    | 50000          | 0              |
| Assets Held for Church's own use  | 10   | 2567107        | 2490162        |
| <b>Total Assets</b>               |      | <b>2664799</b> | <b>2584941</b> |

**Liabilities**

|                          |    |                |                |
|--------------------------|----|----------------|----------------|
| Current Liabilities      | 11 | (3,263)        | (4,372)        |
| Long Term Loans          | 12 | 0              | 0              |
| Pension Scheme Liability | 13 | (36)           | (48)           |
| Other Liabilities        | 14 | 0              | 0              |
| <b>Total Liabilities</b> |    | <b>(3,299)</b> | <b>(4,420)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2023 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Martin Price - Treasurer

Date: 1st March 2023

**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

**2. Donations and other income**

|                                         | <b>2023</b> | <b>2022</b>  |
|-----------------------------------------|-------------|--------------|
| Donations                               | 20          | 420          |
| Legacies                                | 0           | 0            |
| Memorial gifts                          | 0           | 0            |
| Mission Activities:                     |             |              |
| Church Weekend                          | 3612        | 4284         |
| Mum's & Toddler's group                 | 1357        | 1303         |
| Ukraine Support Work                    | 0           | 443          |
| Youth Work                              | 975         | 1330         |
| Ministerial Training                    | 0           | 6050         |
| Other income                            | 460         | 294          |
| <b>Total Donations and Other Income</b> | <b>6424</b> | <b>14124</b> |

**3. Investment Income**

|               | <b>2023</b> | <b>2022</b> |
|---------------|-------------|-------------|
| Bank Interest | 598         | 39          |
| Trust Income  | 0           | 0           |

|                                |            |           |
|--------------------------------|------------|-----------|
| Other Investment Income        | 0          | 0         |
| <b>Total Investment Income</b> | <b>598</b> | <b>39</b> |

#### 4. Raised for other causes

|                                      |            |          |
|--------------------------------------|------------|----------|
| Earthquake Appeal                    | 320        | 0        |
| Minerva                              | 452        | 0        |
|                                      | 0          | 0        |
| <b>Total Raised for other causes</b> | <b>772</b> | <b>0</b> |

#### 5. Ministry

|                             | <b>2023</b>     | <b>2022</b>     |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (32,733)        | (38,073)        |
| Pension contribution        | (3,224)         | (3,782)         |
| Pension deficit fund        | (12)            | (2,192)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (1,962)         | (2,466)         |
| Manse costs                 | (8,280)         | (10,120)        |
| Other Ministry              | (1,300)         | (6,165)         |
| <b>Total Ministry</b>       | <b>(47,511)</b> | <b>(62,798)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

Other ministry includes training costs for a minister in training.

#### 6. Mission

|                            | <b>2023</b>     | <b>2022</b>     |
|----------------------------|-----------------|-----------------|
| Home Mission               | (4,200)         | (4,200)         |
| BMS World Mission          | (2,500)         | (2,500)         |
| Peoples Kitchen            | (200)           | (200)           |
| Northumberland Foodbank    | (300)           | (300)           |
| Open Doors                 | (500)           | (500)           |
| SMILES                     | (500)           | (500)           |
| Uhuru                      | 0               | 0               |
| Church Weekend             | (3,475)         | (3,726)         |
| Accoustic Café             | 0               | (257)           |
| Mum's & Toddler's group    | (52)            | (238)           |
| Sunday School & Youth Work | (1,396)         | (1,213)         |
| Holiday Club               | (26)            | (26)            |
| Other Mission Giving       | (659)           | (1,726)         |
| <b>Total Mission</b>       | <b>(13,808)</b> | <b>(15,386)</b> |

#### 7. Upkeep of church premises

|           | <b>2023</b> | <b>2022</b> |
|-----------|-------------|-------------|
| Utilities | (6,577)     | (8,238)     |
| Cleaning  | (2,723)     | (3,395)     |

|                                        |                 |                 |
|----------------------------------------|-----------------|-----------------|
| Insurance                              | (4,966)         | (191)           |
| Repairs & Maintenance                  | (1,714)         | (3,714)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(15,980)</b> | <b>(15,538)</b> |

#### 8. Administration

|                                     | <b>2023</b>    | <b>2022</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (607)          | (398)          |
| Advertising and website             | (780)          | (1,109)        |
| Subscriptions and copyright license | (511)          | (1,071)        |
| Equipment                           | 0              | 0              |
| Audit                               | (354)          | (344)          |
| PA systems                          | 0              | 0              |
| Other administration                | (1,476)        | (904)          |
| <b>Total Administration</b>         | <b>(3,728)</b> | <b>(3,826)</b> |

#### 9. Investment Assets

|                                | <b>2023</b>  | <b>2022</b> |
|--------------------------------|--------------|-------------|
| Stocks and Shares              | 0            | 0           |
| Corporate bonds                | 0            | 0           |
| Gilts                          | 0            | 0           |
| Investment property            | 0            | 0           |
| Other investment assets        | 50000        | 0           |
| <b>Total Investment Assets</b> | <b>50000</b> | <b>0</b>    |

#### 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2,311,285 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £138,049 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £117,773 based on insured value

#### 11. Current Liabilities

|                                  | <b>2023</b>    | <b>2022</b>    |
|----------------------------------|----------------|----------------|
| Architects Fees                  | (2,400)        | 0              |
| HMRC Tax                         | (83)           | (935)          |
| Utilities                        | 0              | (1,085)        |
| Insurance                        | 0              | (2,352)        |
| Gas Servicing                    | (780)          | 0              |
| Ministers Expenses               | 0              | 0              |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(3,263)</b> | <b>(4,372)</b> |

## 12. Long-Term Liabilities

|                                    | 2023     | 2022     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022. Results of this valuation are not yet available.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1.00, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £30 as at 31st December 2023.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2023] was zero and £1000 fee for cessations.

## 14. Other Liabilities (if applicable)



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Stocksfield Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2023

**Charity no  
(if any)**

1182577

**Set out on pages**

4-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

*Lorna Copple*

**Date:**

16/10/2024

**Name:**

Lorna Copple

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Heritage Accountancy Ltd

76 Front Street, Prudhoe

Northumberland, NE42 5PU

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight 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.

**STOCKSFIELD BAPTIST CHURCH**

England & Wales - Charity number 1182577

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# Accounts

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## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2022**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr D Hutton (Deacon)  
Mrs D Hutton (Treasurer)  
Mr T Knight (Deacon)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2021.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## **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 to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into 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 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfieldbaptistchurch.net](http://stocksfieldbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Jigsaw' and 'Alpha'.

The Church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools.

The Church works with local ecumenical groups in various community projects including Holiday Club.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts.

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 only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

During the year three members resigned to move churches and one new member joined. As at 31 December 2022 the membership stood at sixty-one.

Average attendance at worship services has remained stable during the year, and children's work and youth work has been maintained for much of the year, face to face. The annual

Holiday Club was also held in July. Stay & Play Group grew steadily and is thriving as part of our service to the local community.

### **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools. During 2022 and for 2023 the church is also supporting the training of a new Baptist Minister.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Ministerial training of £5950 was funded from additional giving.

The Trustees recognise that giving is currently below levels required to cover increased energy costs but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. This has recently been reduced to £1 pa as a placeholder as currently additional funding is not required. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £12,300 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

### **Reserves Policy**

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2022, the church held total reserves of £89,829 of which zero were

restricted and £18,614 designated. Reserves that were neither restricted nor designated amounted to £71,215.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

**STOCKSFIELD BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022**  
**GENERAL RECEIPTS & PAYMENTS**  
**ACCOUNT**

|                                               | <b>Note</b> | <b>2022</b>     | <b>2021</b>     |
|-----------------------------------------------|-------------|-----------------|-----------------|
| <b>Receipts</b>                               |             |                 |                 |
| Offerings                                     |             | 67320           | 63306           |
| Donations and other income                    | 2           | 14124           | 4092            |
| Income tax recovered on gifts                 |             | 15208           | 12704           |
| Investment Income                             | 3           | 39              | 8               |
| Rents and contributions for use of premises   |             | 10504           | 9098            |
| Raised for other causes                       | 4           | 0               | 0               |
| <b>Total Receipts</b>                         |             | <b>107195</b>   | <b>89208</b>    |
| <b>Payments</b>                               |             |                 |                 |
| Ministry                                      | 5           | (62,798)        | (66,731)        |
| Mission                                       | 6           | (15,386)        | (12,990)        |
| Upkeep of church premises                     | 7           | (15,538)        | (11,504)        |
| Administration                                | 8           | (3,826)         | (4,499)         |
| Amounts passed on to other causes             |             | 0               | 0               |
| <b>Total Payments</b>                         |             | <b>(97,548)</b> | <b>(95,724)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>9,647</b>    | <b>(6,516)</b>  |
| <b>Transfers to / (from) general fund</b>     |             | <b>-500</b>     | <b>0</b>        |
| <b>Cash balance at previous year end</b>      |             | <b>56126</b>    | <b>62642</b>    |
| <b>Cash balance at current year end</b>       |             | <b>65273</b>    | <b>56126</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                               | <b>Note</b> | <b>2022</b> | <b>2021</b>     |
|-------------------------------|-------------|-------------|-----------------|
| <b>Receipts</b>               |             |             |                 |
| Offerings                     |             | 4970        | 7940            |
| Income Tax Recovered on Gifts |             | 1195        | 735             |
| <b>Total Receipts</b>         |             | <b>6165</b> | <b>8675</b>     |
| <b>Payments</b>               |             |             |                 |
| Repairs                       |             | 0           | (4,493)         |
| Improvements                  |             | 0           | (9,133)         |
| <b>Total Payments</b>         |             | <b>0</b>    | <b>(13,626)</b> |

|                                        |              |              |
|----------------------------------------|--------------|--------------|
| Net receipts / (payments) for the year | 6,165        | (4,951)      |
| Transfers to / (from) general fund     | 0            | 0            |
| Cash balance at previous year end      | 12449        | 17400        |
| Cash balance at current year end       | <u>18614</u> | <u>12449</u> |

#### ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT

| Note                                   | 2022            | 2021         |
|----------------------------------------|-----------------|--------------|
| <b>Receipts</b>                        |                 |              |
| Donations                              | <u>17741</u>    | <u>185</u>   |
| <b>Total Receipts</b>                  | 17741           | 185          |
| <b>Payments</b>                        |                 |              |
| Expenses                               | <u>(12,667)</u> | <u>(182)</u> |
| <b>Total Payments</b>                  | (12,667)        | (182)        |
| Net receipts / (payments) for the year | 5,074           | 3            |
| Transfers to / (from) general fund     | 0               | 0            |
| Cash balance at previous year end      | 3               | 0            |
| Cash balance at current year end       | <u>5077</u>     | <u>3</u>     |

#### FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT

| Note                                   | 2022         | 2021         |
|----------------------------------------|--------------|--------------|
| <b>Receipts</b>                        |              |              |
| Donations                              | <u>550</u>   | <u>0</u>     |
| <b>Total Receipts</b>                  | 550          | 0            |
| <b>Payments</b>                        |              |              |
| Contributions                          | <u>(325)</u> | <u>(570)</u> |
| <b>Total Payments</b>                  | (325)        | (570)        |
| Net receipts / (payments) for the year | 225          | (570)        |
| Transfers to / (from) general fund     | 500          | 0            |
| Cash balance at previous year end      | 140          | 710          |
| Cash balance at current year end       | <u>865</u>   | <u>140</u>   |

#### STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

| Note                         | 2022  | 2021  |
|------------------------------|-------|-------|
| <b>Assets</b>                |       |       |
| Bank and other cash balances |       |       |
| Petty Cash                   | 0     | 0     |
| Loyds Bank Current Account   | 6833  | 761   |
| Loyds Bank Deposit Account   | 82998 | 67958 |
| Other monetary assets        |       |       |

|                                   |    |                |                 |
|-----------------------------------|----|----------------|-----------------|
| Debtors                           |    | 0              | 0               |
| Loans made                        |    | 0              | 0               |
| Gift aid claimed but not received |    | 4949           | 4555            |
| Investment Assets                 | 9  | 0              | 0               |
| Assets Held for Church's own use  | 10 | <u>2490162</u> | <u>2176541</u>  |
| <b>Total Assets</b>               |    | <b>2584941</b> | <b>2249815</b>  |
| <b>Liabilities</b>                |    |                |                 |
| Current Liabilities               | 11 | (4,372)        | (1,341)         |
| Long Term Loans                   | 12 | 0              | 0               |
| Pension Scheme Liability          | 13 | (48)           | (18,749)        |
| Other Liabilities                 | 14 | <u>0</u>       | <u>0</u>        |
| <b>Total Liabilities</b>          |    | <b>(4,420)</b> | <b>(20,090)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2022 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Dorothy Hutton - Treasurer

Date: 1st March 2022

## 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

### 2. Donations and other income

|                         | 2022 | 2021 |
|-------------------------|------|------|
| Donations               | 420  | 0    |
| Legacies                | 0    | 0    |
| Memorial gifts          | 0    | 0    |
| Mission Activities:     |      |      |
| Church Weekend          | 4284 | 3477 |
| Old people's Lunch club | 0    | 200  |
| Mum's & Toddler's group | 1303 | 100  |
| Ukraine Support Work    | 443  | 0    |
| Youth Work              | 1330 | 0    |
| Ministerial Training    | 6050 | 0    |

|                                         |              |             |
|-----------------------------------------|--------------|-------------|
| Other income                            | 294          | 315         |
| <b>Total Donations and Other Income</b> | <b>14124</b> | <b>4092</b> |

### 3. Investment Income

|                                | 2022      | 2021     |
|--------------------------------|-----------|----------|
| Bank Interest                  | 39        | 8        |
| Trust Income                   | 0         | 0        |
| Other Investment Income        | 0         | 0        |
| <b>Total Investment Income</b> | <b>39</b> | <b>8</b> |

### 4. Raised for other causes

|                                      |          |          |
|--------------------------------------|----------|----------|
|                                      | 0        | 0        |
|                                      | 0        | 0        |
|                                      | 0        | 0        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>0</b> |

### 5. Ministry

|                             | 2022            | 2021            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (38,073)        | (37,518)        |
| Pension contribution        | (3,782)         | (3,728)         |
| Pension deficit fund        | (2,192)         | (3,695)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (2,466)         | (2,179)         |
| Manse costs                 | (10,120)        | (10,290)        |
| Other Ministry              | (6,165)         | (9,321)         |
| <b>Total Ministry</b>       | <b>(62,798)</b> | <b>(66,731)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

Other ministry includes training costs for a minister in training.

### 6. Mission

|                            | 2022    | 2021    |
|----------------------------|---------|---------|
| Home Mission               | (4,200) | (4,200) |
| BMS World Mission          | (2,500) | (2,500) |
| Peoples Kitchen            | (200)   | (200)   |
| Northumberland Foodbank    | (300)   | (300)   |
| Open Doors                 | (500)   | (500)   |
| SMILES                     | (500)   | (500)   |
| Uhuru                      | 0       | (50)    |
| Church Weekend             | (3,726) | (3,221) |
| Accoustic Café             | (257)   | 0       |
| Mum's & Toddler's group    | (238)   | (219)   |
| Sunday School & Youth Work | (1,213) | (30)    |
| Holiday Club               | (26)    | 0       |

|                      |                 |                 |
|----------------------|-----------------|-----------------|
| Other Mission Giving | (1,726)         | (1,270)         |
| <b>Total Mission</b> | <b>(15,386)</b> | <b>(12,990)</b> |

## 7. Upkeep of church premises

|                                        | 2022            | 2021            |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (8,238)         | (3,166)         |
| Cleaning                               | (3,395)         | (3,061)         |
| Insurance                              | (191)           | (2,256)         |
| Repairs & Maintenance                  | (3,714)         | (3,021)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(15,538)</b> | <b>(11,504)</b> |

## 8. Administration

|                                     | 2022           | 2021           |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (398)          | (324)          |
| Advertising and website             | (1,109)        | (665)          |
| Subscriptions and copyright license | (1,071)        | (1,022)        |
| Equipment                           | 0              | (1,194)        |
| Audit                               | (344)          | (331)          |
| PA systems                          | 0              | 0              |
| Other administration                | (904)          | (963)          |
| <b>Total Administration</b>         | <b>(3,826)</b> | <b>(4,499)</b> |

## 9. Investment Assets

|                                | 2022     | 2021     |
|--------------------------------|----------|----------|
| Stocks and Shares              | 0        | 0        |
| Corporate bonds                | 0        | 0        |
| Gilts                          | 0        | 0        |
| Investment property            | 0        | 0        |
| Other investment assets        | 0        | 0        |
| <b>Total Investment Assets</b> | <b>0</b> | <b>0</b> |

## 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2,243,967 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £131,852 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £114,343 based on insured value

## 11. Current Liabilities

|            | 2022    | 2021    |
|------------|---------|---------|
| Open Doors | 0       | 0       |
| HMRC Tax   | (935)   | (1,025) |
| Utilities  | (1,085) | 0       |

|                                  |                |                |
|----------------------------------|----------------|----------------|
| Insurance                        | (2,352)        |                |
| Ministers Expenses               | 0              | (316)          |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(4,372)</b> | <b>(1,341)</b> |

## 12. Long-Term Liabilities

|                                    | 2021     | 2020     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022. Results of this valuation are not yet available.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1.00, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £48 as at 31st December 2022.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2022] was £12300. Including £1000 fee for cessations.

## 14. Other Liabilities (if applicable)



## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2022**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr D Hutton (Deacon)  
Mrs D Hutton (Treasurer)  
Mr T Knight (Deacon)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2021.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## **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 to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into 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 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfieldbaptistchurch.net](http://stocksfieldbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Jigsaw' and 'Alpha'.

The Church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools.

The Church works with local ecumenical groups in various community projects including Holiday Club.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts.

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 only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

During the year three members resigned to move churches and one new member joined. As at 31 December 2022 the membership stood at sixty-one.

Average attendance at worship services has remained stable during the year, and children's work and youth work has been maintained for much of the year, face to face. The annual

Holiday Club was also held in July. Stay & Play Group grew steadily and is thriving as part of our service to the local community.

### **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools. During 2022 and for 2023 the church is also supporting the training of a new Baptist Minister.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Ministerial training of £5950 was funded from additional giving.

The Trustees recognise that giving is currently below levels required to cover increased energy costs but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. This has recently been reduced to £1 pa as a placeholder as currently additional funding is not required. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £12,300 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

### **Reserves Policy**

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2022, the church held total reserves of £89,829 of which zero were

restricted and £18,614 designated. Reserves that were neither restricted nor designated amounted to £71,215.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

**STOCKSFIELD BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022**  
**GENERAL RECEIPTS & PAYMENTS**  
**ACCOUNT**

|                                               | <b>Note</b> | <b>2022</b>     | <b>2021</b>     |
|-----------------------------------------------|-------------|-----------------|-----------------|
| <b>Receipts</b>                               |             |                 |                 |
| Offerings                                     |             | 67320           | 63306           |
| Donations and other income                    | 2           | 14124           | 4092            |
| Income tax recovered on gifts                 |             | 15208           | 12704           |
| Investment Income                             | 3           | 39              | 8               |
| Rents and contributions for use of premises   |             | 10504           | 9098            |
| Raised for other causes                       | 4           | 0               | 0               |
| <b>Total Receipts</b>                         |             | <b>107195</b>   | <b>89208</b>    |
| <b>Payments</b>                               |             |                 |                 |
| Ministry                                      | 5           | (62,798)        | (66,731)        |
| Mission                                       | 6           | (15,386)        | (12,990)        |
| Upkeep of church premises                     | 7           | (15,538)        | (11,504)        |
| Administration                                | 8           | (3,826)         | (4,499)         |
| Amounts passed on to other causes             |             | 0               | 0               |
| <b>Total Payments</b>                         |             | <b>(97,548)</b> | <b>(95,724)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>9,647</b>    | <b>(6,516)</b>  |
| <b>Transfers to / (from) general fund</b>     |             | <b>-500</b>     | <b>0</b>        |
| <b>Cash balance at previous year end</b>      |             | <b>56126</b>    | <b>62642</b>    |
| <b>Cash balance at current year end</b>       |             | <b>65273</b>    | <b>56126</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                               | <b>Note</b> | <b>2022</b> | <b>2021</b>     |
|-------------------------------|-------------|-------------|-----------------|
| <b>Receipts</b>               |             |             |                 |
| Offerings                     |             | 4970        | 7940            |
| Income Tax Recovered on Gifts |             | 1195        | 735             |
| <b>Total Receipts</b>         |             | <b>6165</b> | <b>8675</b>     |
| <b>Payments</b>               |             |             |                 |
| Repairs                       |             | 0           | (4,493)         |
| Improvements                  |             | 0           | (9,133)         |
| <b>Total Payments</b>         |             | <b>0</b>    | <b>(13,626)</b> |

|                                        |              |              |
|----------------------------------------|--------------|--------------|
| Net receipts / (payments) for the year | 6,165        | (4,951)      |
| Transfers to / (from) general fund     | 0            | 0            |
| Cash balance at previous year end      | 12449        | 17400        |
| Cash balance at current year end       | <u>18614</u> | <u>12449</u> |

#### ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT

| Note                                   | 2022            | 2021         |
|----------------------------------------|-----------------|--------------|
| <b>Receipts</b>                        |                 |              |
| Donations                              | <u>17741</u>    | <u>185</u>   |
| <b>Total Receipts</b>                  | 17741           | 185          |
| <b>Payments</b>                        |                 |              |
| Expenses                               | <u>(12,667)</u> | <u>(182)</u> |
| <b>Total Payments</b>                  | (12,667)        | (182)        |
| Net receipts / (payments) for the year | 5,074           | 3            |
| Transfers to / (from) general fund     | 0               | 0            |
| Cash balance at previous year end      | 3               | 0            |
| Cash balance at current year end       | <u>5077</u>     | <u>3</u>     |

#### FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT

| Note                                   | 2022         | 2021         |
|----------------------------------------|--------------|--------------|
| <b>Receipts</b>                        |              |              |
| Donations                              | <u>550</u>   | <u>0</u>     |
| <b>Total Receipts</b>                  | 550          | 0            |
| <b>Payments</b>                        |              |              |
| Contributions                          | <u>(325)</u> | <u>(570)</u> |
| <b>Total Payments</b>                  | (325)        | (570)        |
| Net receipts / (payments) for the year | 225          | (570)        |
| Transfers to / (from) general fund     | 500          | 0            |
| Cash balance at previous year end      | 140          | 710          |
| Cash balance at current year end       | <u>865</u>   | <u>140</u>   |

#### STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

| Note                         | 2022  | 2021  |
|------------------------------|-------|-------|
| <b>Assets</b>                |       |       |
| Bank and other cash balances |       |       |
| Petty Cash                   | 0     | 0     |
| Loyds Bank Current Account   | 6833  | 761   |
| Loyds Bank Deposit Account   | 82998 | 67958 |
| Other monetary assets        |       |       |

|                                   |    |                |                 |
|-----------------------------------|----|----------------|-----------------|
| Debtors                           |    | 0              | 0               |
| Loans made                        |    | 0              | 0               |
| Gift aid claimed but not received |    | 4949           | 4555            |
| Investment Assets                 | 9  | 0              | 0               |
| Assets Held for Church's own use  | 10 | <u>2490162</u> | <u>2176541</u>  |
| <b>Total Assets</b>               |    | <b>2584941</b> | <b>2249815</b>  |
| <b>Liabilities</b>                |    |                |                 |
| Current Liabilities               | 11 | (4,372)        | (1,341)         |
| Long Term Loans                   | 12 | 0              | 0               |
| Pension Scheme Liability          | 13 | (48)           | (18,749)        |
| Other Liabilities                 | 14 | <u>0</u>       | <u>0</u>        |
| <b>Total Liabilities</b>          |    | <b>(4,420)</b> | <b>(20,090)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2022 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Dorothy Hutton - Treasurer

Date: 1st March 2022

## 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

### 2. Donations and other income

|                         | 2022 | 2021 |
|-------------------------|------|------|
| Donations               | 420  | 0    |
| Legacies                | 0    | 0    |
| Memorial gifts          | 0    | 0    |
| Mission Activities:     |      |      |
| Church Weekend          | 4284 | 3477 |
| Old people's Lunch club | 0    | 200  |
| Mum's & Toddler's group | 1303 | 100  |
| Ukraine Support Work    | 443  | 0    |
| Youth Work              | 1330 | 0    |
| Ministerial Training    | 6050 | 0    |

|                                         |              |             |
|-----------------------------------------|--------------|-------------|
| Other income                            | 294          | 315         |
| <b>Total Donations and Other Income</b> | <b>14124</b> | <b>4092</b> |

### 3. Investment Income

|                                | 2022      | 2021     |
|--------------------------------|-----------|----------|
| Bank Interest                  | 39        | 8        |
| Trust Income                   | 0         | 0        |
| Other Investment Income        | 0         | 0        |
| <b>Total Investment Income</b> | <b>39</b> | <b>8</b> |

### 4. Raised for other causes

|                                      |          |          |
|--------------------------------------|----------|----------|
|                                      | 0        | 0        |
|                                      | 0        | 0        |
|                                      | 0        | 0        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>0</b> |

### 5. Ministry

|                             | 2022            | 2021            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (38,073)        | (37,518)        |
| Pension contribution        | (3,782)         | (3,728)         |
| Pension deficit fund        | (2,192)         | (3,695)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (2,466)         | (2,179)         |
| Manse costs                 | (10,120)        | (10,290)        |
| Other Ministry              | (6,165)         | (9,321)         |
| <b>Total Ministry</b>       | <b>(62,798)</b> | <b>(66,731)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

Other ministry includes training costs for a minister in training.

### 6. Mission

|                            | 2022    | 2021    |
|----------------------------|---------|---------|
| Home Mission               | (4,200) | (4,200) |
| BMS World Mission          | (2,500) | (2,500) |
| Peoples Kitchen            | (200)   | (200)   |
| Northumberland Foodbank    | (300)   | (300)   |
| Open Doors                 | (500)   | (500)   |
| SMILES                     | (500)   | (500)   |
| Uhuru                      | 0       | (50)    |
| Church Weekend             | (3,726) | (3,221) |
| Accoustic Café             | (257)   | 0       |
| Mum's & Toddler's group    | (238)   | (219)   |
| Sunday School & Youth Work | (1,213) | (30)    |
| Holiday Club               | (26)    | 0       |

|                      |                 |                 |
|----------------------|-----------------|-----------------|
| Other Mission Giving | (1,726)         | (1,270)         |
| <b>Total Mission</b> | <b>(15,386)</b> | <b>(12,990)</b> |

## 7. Upkeep of church premises

|                                        | 2022            | 2021            |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (8,238)         | (3,166)         |
| Cleaning                               | (3,395)         | (3,061)         |
| Insurance                              | (191)           | (2,256)         |
| Repairs & Maintenance                  | (3,714)         | (3,021)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(15,538)</b> | <b>(11,504)</b> |

## 8. Administration

|                                     | 2022           | 2021           |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (398)          | (324)          |
| Advertising and website             | (1,109)        | (665)          |
| Subscriptions and copyright license | (1,071)        | (1,022)        |
| Equipment                           | 0              | (1,194)        |
| Audit                               | (344)          | (331)          |
| PA systems                          | 0              | 0              |
| Other administration                | (904)          | (963)          |
| <b>Total Administration</b>         | <b>(3,826)</b> | <b>(4,499)</b> |

## 9. Investment Assets

|                                | 2022     | 2021     |
|--------------------------------|----------|----------|
| Stocks and Shares              | 0        | 0        |
| Corporate bonds                | 0        | 0        |
| Gilts                          | 0        | 0        |
| Investment property            | 0        | 0        |
| Other investment assets        | 0        | 0        |
| <b>Total Investment Assets</b> | <b>0</b> | <b>0</b> |

## 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2,243,967 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £131,852 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £114,343 based on insured value

## 11. Current Liabilities

|            | 2022    | 2021    |
|------------|---------|---------|
| Open Doors | 0       | 0       |
| HMRC Tax   | (935)   | (1,025) |
| Utilities  | (1,085) | 0       |

|                                  |                |                |
|----------------------------------|----------------|----------------|
| Insurance                        | (2,352)        |                |
| Ministers Expenses               | 0              | (316)          |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(4,372)</b> | <b>(1,341)</b> |

## 12. Long-Term Liabilities

|                                    | 2021     | 2020     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022. Results of this valuation are not yet available.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1.00, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £48 as at 31st December 2022.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2022] was £12300. Including £1000 fee for cessations.

## 14. Other Liabilities (if applicable)





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

**Report to the trustees/  
members of**

Charity Name  
Stocksfield Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2022

**Charity no  
(if any)**

1182577

**Set out on pages**

4-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

*Lorna Copple*

**Date:**

3/10/23

**Name:**

Lorna Copple

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Heritage Accountancy Ltd

76 Front Street, Prudhoe

Northumberland, NE42 5PU

### Section B

### Disclosure

Only complete if the examiner needs to highlight 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.

**STOCKSFIELD BAPTIST CHURCH**

England & Wales - Charity number 1182577

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# Accounts

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## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2021**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr D Hutton (Deacon)  
Mrs D Hutton (Treasurer)  
Mr T Knight (Deacon)

The following trustee completed their term of office during 2021.

Mr N Parker (Treasurer)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2021.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees.

Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

During the Coronavirus pandemic all church meetings have continued utilising Zoom, often with increased attendance governance has been maintained in accordance with the constitution.

### **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 to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into 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 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfieldbaptistchurch.net](http://stocksfieldbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Jigsaw' and 'Alpha'.

The Church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools.

The Church works with local ecumenical groups in various community projects including Holiday Club.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts.

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**

During the Coronavirus pandemic the achievements and performance noted below were impacted to varying degrees. Zoom was utilised extensively and, where possible, there were some meetings held at church especially for children and youth. The activity most affected was Stay and Play, but this restarted mid-year and is thriving.

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

One church member died during the year, and two moved to other churches in different parts of the country. At 31 December 2021 the membership stood at sixty-two.

Average attendance at worship services has remained stable during the year, and children's work and youth work has been maintained for much of the year, face to face. The annual Holiday Club was also held in October. Stay & Play Group resumed in mid-2021 as part of our service to the local community.

### **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools. During 2021 and for 2022 the church is also supporting the training of a new Baptist Minister.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Ministerial training of £9321 was funded from reserves and additional giving.

The Trustees recognise that giving is currently below levels required to cover our commitment to ministry but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £34,300 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

## Reserves Policy

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2021, the church held total reserves of £68,718 of which zero were restricted and £12,589 designated. Reserves that were neither restricted nor designated amounted to £56,129.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

### STOCKSFIELD BAPTIST CHURCH FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021 GENERAL RECEIPTS & PAYMENTS ACCOUNT

|                                               | Note | 2021            | 2020            |
|-----------------------------------------------|------|-----------------|-----------------|
| <b>Receipts</b>                               |      |                 |                 |
| Offerings                                     |      | 63306           | 60877           |
| Donations and other income                    | 2    | 4277            | 2768            |
| Income tax recovered on gifts                 |      | 12704           | 13253           |
| Investment Income                             | 3    | 8               | 30              |
| Rents and contributions for use of premises   |      | 9098            | 9750            |
| Raised for other causes                       | 4    | 0               | 0               |
| <b>Total Receipts</b>                         |      | <b>89393</b>    | <b>86678</b>    |
| <b>Payments</b>                               |      |                 |                 |
| Ministry                                      | 5    | (66,731)        | (54,384)        |
| Mission                                       | 6    | (13,172)        | (12,800)        |
| Upkeep of church premises                     | 7    | (11,504)        | (12,563)        |
| Administration                                | 8    | (4,499)         | (8,610)         |
| Amounts passed on to other causes             |      | 0               | 0               |
| <b>Total Payments</b>                         |      | <b>(95,906)</b> | <b>(88,357)</b> |
| <b>Net receipts / (payments) for the year</b> |      | <b>(6,513)</b>  | <b>(1,679)</b>  |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>        | <b>0</b>        |
| <b>Cash balance at previous year end</b>      |      | <b>62642</b>    | <b>64321</b>    |
| <b>Cash balance at current year end</b>       |      | <b>56129</b>    | <b>62642</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021                | 2020                |
|-----------------------------------------------|------|---------------------|---------------------|
| <b>Receipts</b>                               |      |                     |                     |
| Offerings                                     |      | 7940                | 3640                |
| Income Tax Recovered on Gifts                 |      | <u>735</u>          | <u>923</u>          |
| <b>Total Receipts</b>                         |      | <b>8675</b>         | <b>4563</b>         |
| <b>Payments</b>                               |      |                     |                     |
| Repairs                                       |      | (6,858)             | (4,493)             |
| Improvements                                  |      | <u>(6,768)</u>      | <u>(690)</u>        |
| <b>Total Payments</b>                         |      | <b>(13,626)</b>     | <b>(5,183)</b>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>(4,951)</b>      | <b>(620)</b>        |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>            | <b>0</b>            |
| <b>Cash balance at previous year end</b>      |      | <b>17400</b>        | <b>18020</b>        |
| <b>Cash balance at current year end</b>       |      | <b><u>12449</u></b> | <b><u>17400</u></b> |

**FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021              | 2020              |
|-----------------------------------------------|------|-------------------|-------------------|
| <b>Receipts</b>                               |      |                   |                   |
| Donations                                     |      | <u>0</u>          | <u>0</u>          |
| <b>Total Receipts</b>                         |      | <b>0</b>          | <b>0</b>          |
| <b>Payments</b>                               |      |                   |                   |
| Contributions                                 |      | <u>(570)</u>      | <u>(315)</u>      |
| <b>Total Payments</b>                         |      | <b>(570)</b>      | <b>(315)</b>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>(570)</b>      | <b>(315)</b>      |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>          | <b>0</b>          |
| <b>Cash balance at previous year end</b>      |      | <b>710</b>        | <b>1025</b>       |
| <b>Cash balance at current year end</b>       |      | <b><u>140</u></b> | <b><u>710</u></b> |

**CHRISTIANS AGAINST POVERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021     | 2020         |
|-----------------------------------------------|------|----------|--------------|
| <b>Receipts</b>                               |      |          |              |
| Donations                                     |      | <u>0</u> | <u>0</u>     |
| <b>Total Receipts</b>                         |      | <b>0</b> | <b>0</b>     |
| <b>Payments</b>                               |      |          |              |
| CAP Subscriptions                             |      | 0        | (552)        |
| Expenses                                      |      | <u>0</u> | <u></u>      |
| <b>Total Payments</b>                         |      | <b>0</b> | <b>(552)</b> |
| <b>Net receipts / (payments) for the year</b> |      | <b>0</b> | <b>(552)</b> |

|                                    |          |          |
|------------------------------------|----------|----------|
| Transfers to / (from) general fund | 0        | 0        |
| Cash balance at previous year end  | 0        | 552      |
| Cash balance at current year end   | <u>0</u> | <u>0</u> |

#### STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

|                                   | Note | 2021            | 2020            |
|-----------------------------------|------|-----------------|-----------------|
| <b>Assets</b>                     |      |                 |                 |
| Bank and other cash balances      |      |                 |                 |
| Petty Cash                        |      | 0               | 0               |
| Loyds Bank Current Account        |      | 761             | 1802            |
| Loyds Bank Deposit Account        |      | 67958           | 78951           |
| Other monetary assets             |      |                 |                 |
| Debtors                           |      | 0               | 0               |
| Loans made                        |      | 0               | 0               |
| Gift aid claimed but not received |      | 4555            | 3566            |
| Investment Assets                 | 9    | 0               | 0               |
| Assets Held for Church's own use  | 10   | <u>2176541</u>  | <u>2027119</u>  |
| <b>Total Assets</b>               |      | <b>2249815</b>  | <b>2111438</b>  |
| <b>Liabilities</b>                |      |                 |                 |
| Current Liabilities               | 11   | (1,341)         | (2,166)         |
| Long Term Loans                   | 12   | 0               | 0               |
| Pension Scheme Liability          | 13   | (18,749)        | (22,172)        |
| Other Liabilities                 | 14   | <u>0</u>        | <u>0</u>        |
| <b>Total Liabilities</b>          |      | <b>(20,090)</b> | <b>(24,338)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2021 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Dorothy Hutton - Treasurer

Date: 1st March 2022

#### 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

## 2. Donations and other income

|                                         | 2021        | 2020        |
|-----------------------------------------|-------------|-------------|
| Donations                               | 0           | 300         |
| Legacies                                | 0           | 0           |
| Memorial gifts                          | 0           | 0           |
| Mission Activities:                     |             |             |
| Church Weekend                          | 3477        | 563         |
| Old people's Lunch club                 | 200         | 586         |
| Romania                                 | 185         | 449         |
| Mum's & Toddler's group                 | 100         | 100         |
| Youth Work                              | 0           | 580         |
| Other income                            | 315         | 190         |
| <b>Total Donations and Other Income</b> | <b>4277</b> | <b>2768</b> |

## 3. Investment Income

|                                | 2021     | 2020      |
|--------------------------------|----------|-----------|
| Bank Interest                  | 8        | 30        |
| Trust Income                   | 0        | 0         |
| Other Investment Income        | 0        | 0         |
| <b>Total Investment Income</b> | <b>8</b> | <b>30</b> |

## 4. Raised for other causes

|                                      |          |          |
|--------------------------------------|----------|----------|
| Christian Aid                        | 0        | 0        |
| Open Doors                           | 0        | 0        |
| Marie Curie                          | 0        | 0        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>0</b> |

## 5. Ministry

|                             | 2021            | 2020            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (37,518)        | (36,416)        |
| Pension contribution        | (3,728)         | (3,658)         |
| Pension deficit fund        | (3,695)         | (2,724)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (2,179)         | (1,656)         |
| Manse costs                 | (10,290)        | (9,540)         |
| Other Ministry              | (9,321)         | (390)           |
| <b>Total Ministry</b>       | <b>(66,731)</b> | <b>(54,384)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination. Other ministry includes two years training costs for a minister in training £9321

## 6. Mission

|              | 2021    | 2020    |
|--------------|---------|---------|
| Home Mission | (4,200) | (4,200) |

|                            |                 |                 |
|----------------------------|-----------------|-----------------|
| BMS World Mission          | (2,500)         | (2,500)         |
| Peoples Kitchen            | (200)           | (200)           |
| Northumberland Foodbank    | (300)           | 0               |
| Open Doors                 | (500)           | (1,000)         |
| SMILES                     | (500)           | (500)           |
| Uhuru                      | (50)            | (600)           |
| Church Weekend             | (3,221)         | (563)           |
| Old people's Lunch club    | 0               | (161)           |
| Romania                    | (182)           | (471)           |
| Mum's & Toddler's group    | (219)           | (68)            |
| Sunday School & Youth Work | (30)            | (956)           |
| Holiday Club               | 0               | 0               |
| Other Mission Giving       | (1,270)         | (1,581)         |
| <b>Total Mission</b>       | <b>(13,172)</b> | <b>(12,800)</b> |

#### **7. Upkeep of church premises**

|                                        | <b>2021</b>     | <b>2020</b>     |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (3,166)         | (4,436)         |
| Cleaning                               | (3,061)         | (3,298)         |
| Insurance                              | (2,256)         | (2,195)         |
| Repairs & Maintenance                  | (3,021)         | (2,634)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(11,504)</b> | <b>(12,563)</b> |

#### **8. Administration**

|                                     | <b>2021</b>    | <b>2020</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (324)          | (432)          |
| Advertising and website             | (665)          | (653)          |
| Subscriptions and copyright license | (1,022)        | (1,006)        |
| Equipment                           | (1,194)        | (4,622)        |
| Audit                               | (331)          | (274)          |
| PA systems                          | 0              | (207)          |
| Other administration                | (963)          | (1,416)        |
| <b>Total Administration</b>         | <b>(4,499)</b> | <b>(8,610)</b> |

#### **9. Investment Assets**

|                                | <b>2021</b> | <b>2020</b> |
|--------------------------------|-------------|-------------|
| Stocks and Shares              | 0           | 0           |
| Corporate bonds                | 0           | 0           |
| Gilts                          | 0           | 0           |
| Investment property            | 0           | 0           |
| Other investment assets        | 0           | 0           |
| <b>Total Investment Assets</b> | <b>0</b>    | <b>0</b>    |

#### **10. Assets Held for the Church's own use**

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £1,964,960 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £111,455 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £100,126 based on insured value

## 11. Current Liabilities

|                                  | 2021           | 2020           |
|----------------------------------|----------------|----------------|
| Open Doors                       | 0              | 0              |
| HMRC Tax                         | (1,025)        | (1,120)        |
| Utilities                        | 0              | (546)          |
| Ministers Expenses               | (316)          | (500)          |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(1,341)</b> | <b>(2,166)</b> |

## 12. Long-Term Liabilities

|                                    | 2021     | 2020     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £312.48, which will increase in line with increases in Minimum Pensionable

Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £18749 as at 31st December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2021] was £34300.

#### 14. Other Liabilities (if applicable)

## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2021**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr D Hutton (Deacon)  
Mrs D Hutton (Treasurer)  
Mr T Knight (Deacon)

The following trustee completed their term of office during 2021.

Mr N Parker (Treasurer)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2021.

#### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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 objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees.

Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. During the Coronavirus pandemic all church meetings have continued utilising Zoom, often with increased attendance governance has been maintained in accordance with the constitution.

### **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 to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into 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 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfieldbaptistchurch.net](http://stocksfieldbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Jigsaw' and 'Alpha'.

The Church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools.

The Church works with local ecumenical groups in various community projects including Holiday Club.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts.

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**

During the Coronavirus pandemic the achievements and performance noted below were impacted to varying degrees. Zoom was utilised extensively and, where possible, there were some meetings held at church especially for children and youth. The activity most affected was Stay and Play, but this restarted mid-year and is thriving.

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

One church member died during the year, and two moved to other churches in different parts of the country. At 31 December 2021 the membership stood at sixty-two.

Average attendance at worship services has remained stable during the year, and children's work and youth work has been maintained for much of the year, face to face. The annual Holiday Club was also held in October. Stay & Play Group resumed in mid-2021 as part of our service to the local community.

### **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools. During 2021 and for 2022 the church is also supporting the training of a new Baptist Minister.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Ministerial training of £9321 was funded from reserves and additional giving.

The Trustees recognise that giving is currently below levels required to cover our commitment to ministry but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £34,300 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

## Reserves Policy

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2021, the church held total reserves of £68,718 of which zero were restricted and £12,589 designated. Reserves that were neither restricted nor designated amounted to £56,129.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

### STOCKSFIELD BAPTIST CHURCH FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021 GENERAL RECEIPTS & PAYMENTS ACCOUNT

|                                               | Note | 2021            | 2020            |
|-----------------------------------------------|------|-----------------|-----------------|
| <b>Receipts</b>                               |      |                 |                 |
| Offerings                                     |      | 63306           | 60877           |
| Donations and other income                    | 2    | 4277            | 2768            |
| Income tax recovered on gifts                 |      | 12704           | 13253           |
| Investment Income                             | 3    | 8               | 30              |
| Rents and contributions for use of premises   |      | 9098            | 9750            |
| Raised for other causes                       | 4    | 0               | 0               |
| <b>Total Receipts</b>                         |      | <b>89393</b>    | <b>86678</b>    |
| <b>Payments</b>                               |      |                 |                 |
| Ministry                                      | 5    | (66,731)        | (54,384)        |
| Mission                                       | 6    | (13,172)        | (12,800)        |
| Upkeep of church premises                     | 7    | (11,504)        | (12,563)        |
| Administration                                | 8    | (4,499)         | (8,610)         |
| Amounts passed on to other causes             |      | 0               | 0               |
| <b>Total Payments</b>                         |      | <b>(95,906)</b> | <b>(88,357)</b> |
| <b>Net receipts / (payments) for the year</b> |      | <b>(6,513)</b>  | <b>(1,679)</b>  |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>        | <b>0</b>        |
| <b>Cash balance at previous year end</b>      |      | <b>62642</b>    | <b>64321</b>    |
| <b>Cash balance at current year end</b>       |      | <b>56129</b>    | <b>62642</b>    |

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021                | 2020                |
|-----------------------------------------------|------|---------------------|---------------------|
| <b>Receipts</b>                               |      |                     |                     |
| Offerings                                     |      | 7940                | 3640                |
| Income Tax Recovered on Gifts                 |      | <u>735</u>          | <u>923</u>          |
| <b>Total Receipts</b>                         |      | <b>8675</b>         | <b>4563</b>         |
| <b>Payments</b>                               |      |                     |                     |
| Repairs                                       |      | (6,858)             | (4,493)             |
| Improvements                                  |      | <u>(6,768)</u>      | <u>(690)</u>        |
| <b>Total Payments</b>                         |      | <b>(13,626)</b>     | <b>(5,183)</b>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>(4,951)</b>      | <b>(620)</b>        |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>            | <b>0</b>            |
| <b>Cash balance at previous year end</b>      |      | <b>17400</b>        | <b>18020</b>        |
| <b>Cash balance at current year end</b>       |      | <b><u>12449</u></b> | <b><u>17400</u></b> |

**FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021              | 2020              |
|-----------------------------------------------|------|-------------------|-------------------|
| <b>Receipts</b>                               |      |                   |                   |
| Donations                                     |      | <u>0</u>          | <u>0</u>          |
| <b>Total Receipts</b>                         |      | <b>0</b>          | <b>0</b>          |
| <b>Payments</b>                               |      |                   |                   |
| Contributions                                 |      | <u>(570)</u>      | <u>(315)</u>      |
| <b>Total Payments</b>                         |      | <b>(570)</b>      | <b>(315)</b>      |
| <b>Net receipts / (payments) for the year</b> |      | <b>(570)</b>      | <b>(315)</b>      |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>          | <b>0</b>          |
| <b>Cash balance at previous year end</b>      |      | <b>710</b>        | <b>1025</b>       |
| <b>Cash balance at current year end</b>       |      | <b><u>140</u></b> | <b><u>710</u></b> |

**CHRISTIANS AGAINST POVERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | Note | 2021     | 2020         |
|-----------------------------------------------|------|----------|--------------|
| <b>Receipts</b>                               |      |          |              |
| Donations                                     |      | <u>0</u> | <u>0</u>     |
| <b>Total Receipts</b>                         |      | <b>0</b> | <b>0</b>     |
| <b>Payments</b>                               |      |          |              |
| CAP Subscriptions                             |      | 0        | (552)        |
| Expenses                                      |      | <u>0</u> | <u></u>      |
| <b>Total Payments</b>                         |      | <b>0</b> | <b>(552)</b> |
| <b>Net receipts / (payments) for the year</b> |      | <b>0</b> | <b>(552)</b> |

|                                    |          |          |
|------------------------------------|----------|----------|
| Transfers to / (from) general fund | 0        | 0        |
| Cash balance at previous year end  | 0        | 552      |
| Cash balance at current year end   | <u>0</u> | <u>0</u> |

#### STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

|                                   | Note | 2021            | 2020            |
|-----------------------------------|------|-----------------|-----------------|
| <b>Assets</b>                     |      |                 |                 |
| Bank and other cash balances      |      |                 |                 |
| Petty Cash                        |      | 0               | 0               |
| Loyds Bank Current Account        |      | 761             | 1802            |
| Loyds Bank Deposit Account        |      | 67958           | 78951           |
| Other monetary assets             |      |                 |                 |
| Debtors                           |      | 0               | 0               |
| Loans made                        |      | 0               | 0               |
| Gift aid claimed but not received |      | 4555            | 3566            |
| Investment Assets                 | 9    | 0               | 0               |
| Assets Held for Church's own use  | 10   | <u>2176541</u>  | <u>2027119</u>  |
| <b>Total Assets</b>               |      | <b>2249815</b>  | <b>2111438</b>  |
| <b>Liabilities</b>                |      |                 |                 |
| Current Liabilities               | 11   | (1,341)         | (2,166)         |
| Long Term Loans                   | 12   | 0               | 0               |
| Pension Scheme Liability          | 13   | (18,749)        | (22,172)        |
| Other Liabilities                 | 14   | <u>0</u>        | <u>0</u>        |
| <b>Total Liabilities</b>          |      | <b>(20,090)</b> | <b>(24,338)</b> |

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2021 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Dorothy Hutton - Treasurer

Date: 1st March 2022

#### 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

## 2. Donations and other income

|                                         | 2021        | 2020        |
|-----------------------------------------|-------------|-------------|
| Donations                               | 0           | 300         |
| Legacies                                | 0           | 0           |
| Memorial gifts                          | 0           | 0           |
| Mission Activities:                     |             |             |
| Church Weekend                          | 3477        | 563         |
| Old people's Lunch club                 | 200         | 586         |
| Romania                                 | 185         | 449         |
| Mum's & Toddler's group                 | 100         | 100         |
| Youth Work                              | 0           | 580         |
| Other income                            | 315         | 190         |
| <b>Total Donations and Other Income</b> | <b>4277</b> | <b>2768</b> |

## 3. Investment Income

|                                | 2021     | 2020      |
|--------------------------------|----------|-----------|
| Bank Interest                  | 8        | 30        |
| Trust Income                   | 0        | 0         |
| Other Investment Income        | 0        | 0         |
| <b>Total Investment Income</b> | <b>8</b> | <b>30</b> |

## 4. Raised for other causes

|                                      |          |          |
|--------------------------------------|----------|----------|
| Christian Aid                        | 0        | 0        |
| Open Doors                           | 0        | 0        |
| Marie Curie                          | 0        | 0        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>0</b> |

## 5. Ministry

|                             | 2021            | 2020            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (37,518)        | (36,416)        |
| Pension contribution        | (3,728)         | (3,658)         |
| Pension deficit fund        | (3,695)         | (2,724)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (2,179)         | (1,656)         |
| Manse costs                 | (10,290)        | (9,540)         |
| Other Ministry              | (9,321)         | (390)           |
| <b>Total Ministry</b>       | <b>(66,731)</b> | <b>(54,384)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination. Other ministry includes two years training costs for a minister in training £9321

## 6. Mission

|              | 2021    | 2020    |
|--------------|---------|---------|
| Home Mission | (4,200) | (4,200) |

|                            |                 |                 |
|----------------------------|-----------------|-----------------|
| BMS World Mission          | (2,500)         | (2,500)         |
| Peoples Kitchen            | (200)           | (200)           |
| Northumberland Foodbank    | (300)           | 0               |
| Open Doors                 | (500)           | (1,000)         |
| SMILES                     | (500)           | (500)           |
| Uhuru                      | (50)            | (600)           |
| Church Weekend             | (3,221)         | (563)           |
| Old people's Lunch club    | 0               | (161)           |
| Romania                    | (182)           | (471)           |
| Mum's & Toddler's group    | (219)           | (68)            |
| Sunday School & Youth Work | (30)            | (956)           |
| Holiday Club               | 0               | 0               |
| Other Mission Giving       | (1,270)         | (1,581)         |
| <b>Total Mission</b>       | <b>(13,172)</b> | <b>(12,800)</b> |

#### **7. Upkeep of church premises**

|                                        | <b>2021</b>     | <b>2020</b>     |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (3,166)         | (4,436)         |
| Cleaning                               | (3,061)         | (3,298)         |
| Insurance                              | (2,256)         | (2,195)         |
| Repairs & Maintenance                  | (3,021)         | (2,634)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(11,504)</b> | <b>(12,563)</b> |

#### **8. Administration**

|                                     | <b>2021</b>    | <b>2020</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (324)          | (432)          |
| Advertising and website             | (665)          | (653)          |
| Subscriptions and copyright license | (1,022)        | (1,006)        |
| Equipment                           | (1,194)        | (4,622)        |
| Audit                               | (331)          | (274)          |
| PA systems                          | 0              | (207)          |
| Other administration                | (963)          | (1,416)        |
| <b>Total Administration</b>         | <b>(4,499)</b> | <b>(8,610)</b> |

#### **9. Investment Assets**

|                                | <b>2021</b> | <b>2020</b> |
|--------------------------------|-------------|-------------|
| Stocks and Shares              | 0           | 0           |
| Corporate bonds                | 0           | 0           |
| Gilts                          | 0           | 0           |
| Investment property            | 0           | 0           |
| Other investment assets        | 0           | 0           |
| <b>Total Investment Assets</b> | <b>0</b>    | <b>0</b>    |

#### **10. Assets Held for the Church's own use**

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £1,964,960 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £111,455 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £100,126 based on insured value

## 11. Current Liabilities

|                                  | 2021           | 2020           |
|----------------------------------|----------------|----------------|
| Open Doors                       | 0              | 0              |
| HMRC Tax                         | (1,025)        | (1,120)        |
| Utilities                        | 0              | (546)          |
| Ministers Expenses               | (316)          | (500)          |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(1,341)</b> | <b>(2,166)</b> |

## 12. Long-Term Liabilities

|                                    | 2021     | 2020     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

## 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £312.48, which will increase in line with increases in Minimum Pensionable

Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £18749 as at 31st December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2021] was £34300.

#### 14. Other Liabilities (if applicable)



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Stocksfield Baptist Church

On accounts for the year  
ended

31<sup>st</sup> December 2021

Charity no  
(if any)

1182577

Set out on pages

4-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and  
basis of report

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

*Lorna Copple*

Date:

20/10/2022

Name:

Lorna Copple

Relevant professional  
qualification(s) or body  
(if any):

FCCA

Address:

Heritage Accountancy Ltd

76 Front Street, Prudhoe

Northumberland, NE42 5PU

Section B

Disclosure

Only complete if the examiner needs to highlight 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.

**STOCKSFIELD BAPTIST CHURCH**

England & Wales - Charity number 1182577

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# Accounts

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# **STOCKSFIELD BAPTIST CHURCH**

## **Report & Accounts 2020**

### **References and administrative details**

#### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

#### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mr N Parker (Treasurer)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr T Knight (Deacon)  
The following trustees resigned during 2020.  
Miss K Power (Deacon)  
Mrs B Revill (Deacon)

#### **Property Trustees**

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

#### **Bankers**

Lloyds Bank Whickham

#### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2020.

### **Structure, Governance and Management**

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

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further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. During the Coronavirus pandemic all church meetings have continued utilising Zoom, often with increased attendance governance has been maintained in accordance with the constitution.

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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 10.00 am. There are also occasional services at other times which are advertised on the Church Notice Board and the website at [stocksfildbaptistchurch.net](http://stocksfildbaptistchurch.net). There is a full 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 series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

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The Church runs various events for Young People. The Youth Coordinator and an Ecumenical Group provide a witness and service in local schools. For people in the Third Age there is a thriving Luncheon Club.

The Church works with local ecumenical groups in various community projects including Holiday Club.

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.

The church gives 10% of its income to charitable organisations as shown in the accounts. 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**

During the Coronavirus pandemic the achievements and performance noted below were impacted to varying degrees. Zoom was utilised extensively and, where possible, there were some meetings held at church especially for children and youth. The activities most affected were Stay and Play and the Luncheon Club.

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2020 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2021 with renewed enthusiasm.

Six people formally joined the church as members. No church members died during the year, and three moved to other churches in different parts of the country. At 31 December 2020 the membership stood at sixty-two. Average attendance at worship services has remained stable during the year, and children's work and youth work as been maintained on Zoom. The annual summer Holiday Club was also held utilising videos and activity packs. Thirteen people attended a 'Puzzling Questions' course exploring spirituality on Zoom. Both our Stay & Play Group and fortnightly Luncheon Club had to be cancelled during the pandemic and it is hoped will be started again in 2021 as part of our service to the local community.

## **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Camera equipment for streaming services of £3877 was purchased.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £49,800 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

### **Reserves Policy**

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2020, the church held total reserves of £80,752 of which zero were restricted and £18,110 designated. Reserves that were neither restricted nor designated amounted to £62,642.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

### **STOCKSFIELD BAPTIST CHURCH FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020 GENERAL RECEIPTS & PAYMENTS ACCOUNT**

|                                             | <b>Not<br/>e</b> | <b>2020</b> | <b>2019</b> |
|---------------------------------------------|------------------|-------------|-------------|
| <b>Receipts</b>                             |                  |             |             |
| Offerings                                   |                  | 60877       | 62002       |
| Donations and other income                  | 2                | 2768        | 8621        |
| Income tax recovered on gifts               |                  | 13253       | 10501       |
| Investment Income                           | 3                | 30          | 43          |
| Rents and contributions for use of premises |                  | 9750        | 10470       |
| Raised for other causes                     | 4                | 0           | 573         |
|                                             |                  | <b>8667</b> | <b>9221</b> |
| <b>Total Receipts</b>                       |                  | <b>8</b>    | <b>0</b>    |

**Payments**

|                                   |   |                 |                 |
|-----------------------------------|---|-----------------|-----------------|
|                                   |   | (54,38          | (53,79          |
| Ministry                          | 5 | 4)              | 9)              |
|                                   |   | (12,80          | (19,12          |
| Mission                           | 6 | 0)              | 5)              |
|                                   |   | (12,56          | (14,62          |
| Upkeep of church premises         | 7 | 3)              | 3)              |
|                                   |   | (8,610          | (3,048          |
| Administration                    | 8 | )               | )               |
| Amounts passed on to other causes |   | 0               | (573)           |
|                                   |   | <u>(88,357)</u> | <u>(91,168)</u> |
| <b>Total Payments</b>             |   |                 |                 |

**Net receipts / (payments) for the year**

(1,679 ) 1,042

**Transfers to / (from) general fund**

**Cash balance at previous year end**  
**Cash balance at current year end**

0 0  
6432 6327  
1 9  
6264 6432  
2 1

**PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

Not  
e

2020

2019

**Receipts**

|                               |            |            |
|-------------------------------|------------|------------|
| Offerings                     | 3640       | 4140       |
| Income Tax Recovered on Gifts | <u>923</u> | <u>754</u> |
| <b>Total Receipts</b>         | 4563       | 4894       |

**Payments**

|                       |                |              |
|-----------------------|----------------|--------------|
|                       | (4,493         |              |
| Repairs               | )              | (339)        |
|                       | (690)          | 0            |
| Improvements          | <u>(5,183)</u> | <u>(339)</u> |
| <b>Total Payments</b> |                |              |

**Net receipts / (payments) for the year**

(620) 4,555

|                                           |             |             |
|-------------------------------------------|-------------|-------------|
| <b>Transfers to / (from) general fund</b> | <b>0</b>    | <b>0</b>    |
| <b>Cash balance at previous year end</b>  | <b>1802</b> | <b>1346</b> |
|                                           | <b>0</b>    | <b>5</b>    |
| <b>Cash balance at current year end</b>   | <b>1740</b> | <b>1802</b> |
|                                           | <b>0</b>    | <b>0</b>    |

#### **FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               |                  |              |             |
|-----------------------------------------------|------------------|--------------|-------------|
|                                               | <b>Not<br/>e</b> | <b>2020</b>  | <b>2019</b> |
| <b>Receipts</b>                               |                  |              |             |
| Donations                                     |                  | <u>0</u>     | <u>0</u>    |
| <b>Total Receipts</b>                         |                  | <b>0</b>     | <b>0</b>    |
| <b>Payments</b>                               |                  |              |             |
| Contributions                                 |                  | <u>(315)</u> | <u>(90)</u> |
| <b>Total Payments</b>                         |                  | <b>(315)</b> | <b>(90)</b> |
| <b>Net receipts / (payments) for the year</b> |                  | <b>(315)</b> | <b>(90)</b> |
| <b>Transfers to / (from) general fund</b>     |                  | <b>0</b>     | <b>0</b>    |
| <b>Cash balance at previous year end</b>      |                  | <b>1025</b>  | <b>1115</b> |
| <b>Cash balance at current year end</b>       |                  | <b>710</b>   | <b>1025</b> |

#### **CHRISTIANS AGAINST POVERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                       |                  |              |              |
|-----------------------|------------------|--------------|--------------|
|                       | <b>Not<br/>e</b> | <b>2020</b>  | <b>2019</b>  |
| <b>Receipts</b>       |                  |              |              |
| Donations             |                  | <u>0</u>     | <u>0</u>     |
| <b>Total Receipts</b> |                  | <b>0</b>     | <b>0</b>     |
| <b>Payments</b>       |                  |              |              |
| CAP Subscriptions     |                  | <u>(552)</u> | <u>(720)</u> |
| Expenses              |                  |              |              |
| <b>Total Payments</b> |                  | <b>(552)</b> | <b>(720)</b> |

|                                               |                 |                   |
|-----------------------------------------------|-----------------|-------------------|
| <b>Net receipts / (payments) for the year</b> | <b>(552)</b>    | <b>(720)</b>      |
| <b>Transfers to / (from) general fund</b>     | <b>0</b>        | <b>0</b>          |
| <b>Cash balance at previous year end</b>      | <b>552</b>      | <b>1272</b>       |
| <b>Cash balance at current year end</b>       | <b><u>0</u></b> | <b><u>552</u></b> |

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020**

|                                   | <b>Not<br/>e</b> | <b>2020</b>            | <b>2019</b>            |
|-----------------------------------|------------------|------------------------|------------------------|
| <b>Assets</b>                     |                  |                        |                        |
| Bank and other cash balances      |                  |                        |                        |
| Petty Cash                        |                  | 0                      | 0                      |
| Loyds Bank Current Account        |                  | 1802                   | 1998                   |
| Loyds Bank Deposit Account        |                  | 78951                  | 81921                  |
| Other monetary assets             |                  |                        |                        |
| Debtors                           |                  | 0                      | 0                      |
| Loans made                        |                  | 0                      | 0                      |
| Gift aid claimed but not received |                  | 3566                   | 3655                   |
| Investment Assets                 | 9                | 0                      | 0                      |
|                                   |                  | 20272                  | 20222                  |
| Assets Held for Church's own use  | 10               | 99                     | 28                     |
|                                   |                  | <b><u>2111</u></b>     | <b><u>2109</u></b>     |
| <b>Total Assets</b>               |                  | <b>618</b>             | <b>802</b>             |
| <b>Liabilities</b>                |                  |                        |                        |
| Current Liabilities               | 11               | (2,166 )               | (2,334 )               |
| Long Term Loans                   | 12               | 0                      | 0                      |
| Pension Scheme Liability          | 13               | (22,172 )              | (31,977 )              |
| Other Liabilities                 | 14               | 0                      | 0                      |
|                                   |                  | <b><u>(24,338)</u></b> | <b><u>(34,311)</u></b> |
| <b>Total Liabilities</b>          |                  |                        |                        |

The accounts and statement of assets and liabilities set out on pages (1 & 3)

relating to the year ending 31st December 2020 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Neill Parker - Treasurer

Date: 2nd March 2021

## **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

### **2. Donations and other income**

|                                         | <b>2020</b> | <b>2019</b> |
|-----------------------------------------|-------------|-------------|
| Donations                               | 300         | 70          |
| Legacies                                | 0           | 0           |
| Memorial gifts                          | 0           | 0           |
| Mission Activities:                     |             |             |
| Church Weekend                          | 563         | 3754        |
| Old people's Lunch club                 | 586         | 2516        |
| Roumania                                | 449         | 0           |
| Mum's & Toddler's group                 | 100         | 619         |
| Parenting Conference                    | 0           | 952         |
| Youth Work                              | 580         | 580         |
| Other income                            | 190         | 130         |
| <b>Total Donations and Other Income</b> | <b>2768</b> | <b>8621</b> |

### **3. Investment Income**

|                                | <b>2020</b> | <b>2019</b> |
|--------------------------------|-------------|-------------|
| Bank Interest                  | 30          | 43          |
| Trust Income                   | 0           | 0           |
| Other Investment Income        | 0           | 0           |
| <b>Total Investment Income</b> | <b>30</b>   | <b>43</b>   |

### **4. Raised for other causes**

|                                      |          |            |
|--------------------------------------|----------|------------|
| Christian Aid                        | 0        | 225        |
| Open Doors                           | 0        | 102        |
| Marie Curie                          | 0        | 246        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>573</b> |

### **5. Ministry**

|                      | <b>2020</b> | <b>2019</b> |
|----------------------|-------------|-------------|
| Minister's stipend   | (36,416)    | (33,719)    |
| Pension contribution | (3,658)     | (3,577)     |

|                             |              |              |
|-----------------------------|--------------|--------------|
|                             | )            | )            |
|                             | (2,724       | (3,553       |
| Pension deficit fund        | )            | )            |
| National insurance          | 0            | 0            |
|                             | (1,656       | (3,260       |
| Travel and general expenses | )            | )            |
|                             | (9,540       | (9,540       |
| Manse costs                 | )            | )            |
| Other Ministry              | (390)        | (150)        |
|                             | <u>(54,3</u> | <u>(53,7</u> |
| <b>Total Ministry</b>       | <b>84)</b>   | <b>99)</b>   |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

## 6. Mission

|                            | <b>2020</b>  | <b>2019</b>  |
|----------------------------|--------------|--------------|
|                            | (4,200       | (3,960       |
| Home Mission               | )            | )            |
|                            | (2,500       | (2,500       |
| BMS World Mission          | )            | )            |
| Peoples Kitchen            | (200)        | (520)        |
| Scrtipture Union           | 0            | (310)        |
|                            | (1,000       |              |
| Open Doors                 | )            | 0            |
| SMILES                     | (500)        | (500)        |
|                            |              | (1,600       |
| Uhuru                      | (600)        | )            |
|                            |              | (3,613       |
| Church Weekend             | (563)        | )            |
|                            |              | (1,676       |
| Old people's Lunch club    | (161)        | )            |
| Roumania                   | (471)        | 0            |
| Scientists in Congregation | 0            | 0            |
| Mum's & Toddler's group    | (68)         | (247)        |
| Parenting Conference       | 0            | (916)        |
|                            |              | (1,728       |
| Sunday School & Youth Work | (956)        | )            |
| Holiday Club               | 0            | (682)        |
|                            | (1,581       |              |
| Other Mission Giving       | )            | (873)        |
|                            | <u>(12,8</u> | <u>(19,1</u> |
| <b>Total Mission</b>       | <b>00)</b>   | <b>25)</b>   |

## 7. Upkeep of church premises

|           | <b>2020</b> | <b>2019</b> |
|-----------|-------------|-------------|
|           | (4,436      | (3,663      |
| Utilities | )           | )           |
|           | (3,298      | (4,164      |
| Cleaning  | )           | )           |
|           | (2,195      | (2,158      |
| Insurance | )           | )           |

|                                        |                 |                 |
|----------------------------------------|-----------------|-----------------|
| Repairs & Maintenance                  | (2,634)         | (4,638)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(12,563)</b> | <b>(14,623)</b> |

## 8. Administration

|                                     | <b>2020</b>    | <b>2019</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (432)          | (431)          |
| Advertising and website             | (653)          | (571)          |
| Subscriptions and copyright license | (1,006)        | (883)          |
|                                     | (4,622)        |                |
| Equipment                           | )              | 0              |
| Audit                               | (274)          | (264)          |
| PA systems                          | (207)          | (349)          |
|                                     | (1,416)        |                |
| Other administration                | )              | (550)          |
| <b>Total Administration</b>         | <b>(8,610)</b> | <b>(3,048)</b> |

## 9. Investment Assets

|                                | <b>2020</b> | <b>2019</b> |
|--------------------------------|-------------|-------------|
| Stocks and Shares              | 0           | 0           |
| Corporate bonds                | 0           | 0           |
| Gilts                          | 0           | 0           |
| Investment property            | 0           | 0           |
| Other investment assets        | 0           | 0           |
| <b>Total Investment Assets</b> | <b>0</b>    | <b>0</b>    |

## 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £1,831,264 based on insured value
- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £102,722 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £93,133 based on insured value

## 11. Current Liabilities

|                                  | <b>2020</b>    | <b>2019</b>    |
|----------------------------------|----------------|----------------|
| Open Doors                       | 0              | (500)          |
|                                  | (1,120)        | (1,142)        |
| HMRC Tax                         | )              | )              |
| Utilities                        | (546)          | (692)          |
| Ministers Expenses               | (500)          |                |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(2,166)</b> | <b>(2,334)</b> |

## 12. Long-Term Liabilities

|                                    | <b>2020</b> | <b>2019</b> |
|------------------------------------|-------------|-------------|
| Baptist Building Fund Loan         | 0           | 0           |
| Baptist Union Loan Fund Loan       | 0           | 0           |
| Loans from Church Member's         | 0           | 0           |
| Other                              | 0           | 0           |
| <b>Total Long-Term Liabilities</b> | <b>0</b>    | <b>0</b>    |

### **13. Pension Scheme Liabilities**

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £307.95, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £22172 as at 31st December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2020] was £49800.

14. Other Liabilities (if applicable)















## **STOCKSFIELD BAPTIST CHURCH**

### **Report & Accounts 2020**

#### **References and administrative details**

##### **Registered Address**

Main Road, Stocksfield Northumberland  
Charity Registration Number 1182577

##### **Trustees**

Mr P Jorysz (Minister)  
Mr K Frost (Secretary)  
Mr N Parker (Treasurer)  
Mrs J Donaldson (Deacon)  
Mr R Donaldson (Deacon)  
Mrs L Hodgson (Deacon)  
Mr T Knight (Deacon)  
The following trustees resigned during 2020.  
Miss K Power (Deacon)  
Mrs B Revill (Deacon)

##### **Property Trustees**

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

##### **Bankers**

Lloyds Bank Whickham

##### **Independent Examiner**

Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2020.

#### **Structure, Governance and Management**

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The Church does not only measure the success of its programmes in numbers, including financial numbers, but also less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2020 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2021 with renewed enthusiasm.

Six people formally joined the church as members. No church members died during the year, and three moved to other churches in different parts of the country. At 31 December 2020 the membership stood at sixty-two.

Average attendance at worship services has remained stable during the year, and children's work and youth work as been maintained on Zoom. The annual summer Holiday Club was also held utilising videos and activity packs. Thirteen people attended a 'Puzzling Questions' course exploring spirituality on Zoom. Both our Stay & Play Group and fortnightly Luncheon Club had to be cancelled during the pandemic and it is hoped will be started again in 2021 as part of our service to the local community.

### **Financial Review**

The Church continues to raise the 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 most significant expense relates to the ministry of the P Jorysz as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes T Knight Youth Coordinator who leads youth work and outreach into schools.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Coronavirus pandemic has had no significant impact on income and additional costs have broadly been offset by savings. Camera equipment for streaming services of £3877 was purchased.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £49,800 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

## Reserves Policy

The reserves policy of Stocksfield Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

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 £36,000 to £38,000. As at 31 December 2020, the church held total reserves of £80,752 of which zero were restricted and £18,110 designated. Reserves that were neither restricted nor designated amounted to £62,642.

The church is currently progressing a project to provide a new entrance with disabled access and toilet to be funded from special appeal and any available grants.

### STOCKSFIELD BAPTIST CHURCH FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020 GENERAL RECEIPTS & PAYMENTS ACCOUNT

|                                               | Note | 2020            | 2019            |
|-----------------------------------------------|------|-----------------|-----------------|
| <b>Receipts</b>                               |      |                 |                 |
| Offerings                                     |      | 60877           | 62002           |
| Donations and other income                    | 2    | 2768            | 8621            |
| Income tax recovered on gifts                 |      | 13253           | 10501           |
| Investment Income                             | 3    | 30              | 43              |
| Rents and contributions for use of premises   |      | 9750            | 10470           |
| Raised for other causes                       | 4    | 0               | 573             |
| <b>Total Receipts</b>                         |      | <b>86678</b>    | <b>92210</b>    |
| <b>Payments</b>                               |      |                 |                 |
| Ministry                                      | 5    | (54,384)        | (53,799)        |
| Mission                                       | 6    | (12,800)        | (19,125)        |
| Upkeep of church premises                     | 7    | (12,563)        | (14,623)        |
| Administration                                | 8    | (8,610)         | (3,048)         |
| Amounts passed on to other causes             |      | 0               | (573)           |
| <b>Total Payments</b>                         |      | <b>(88,357)</b> | <b>(91,168)</b> |
| <b>Net receipts / (payments) for the year</b> |      | <b>(1,679)</b>  | <b>1,042</b>    |
| <b>Transfers to / (from) general fund</b>     |      | <b>0</b>        | <b>0</b>        |
| <b>Cash balance at previous year end</b>      |      | <b>64321</b>    | <b>63279</b>    |
| <b>Cash balance at current year end</b>       |      | <b>62642</b>    | <b>64321</b>    |

### PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT

|                               | Note | 2020        | 2019        |
|-------------------------------|------|-------------|-------------|
| <b>Receipts</b>               |      |             |             |
| Offerings                     |      | 3640        | 4140        |
| Income Tax Recovered on Gifts |      | 923         | 754         |
| <b>Total Receipts</b>         |      | <b>4563</b> | <b>4894</b> |

|                                               |                |              |
|-----------------------------------------------|----------------|--------------|
| <b>Payments</b>                               |                |              |
| Repairs                                       | (4,493)        | (339)        |
| Improvements                                  | (690)          | 0            |
| <b>Total Payments</b>                         | <b>(5,183)</b> | <b>(339)</b> |
| <b>Net receipts / (payments) for the year</b> | <b>(620)</b>   | <b>4,555</b> |
| <b>Transfers to / (from) general fund</b>     | <b>0</b>       | <b>0</b>     |
| <b>Cash balance at previous year end</b>      | <b>18020</b>   | <b>13465</b> |
| <b>Cash balance at current year end</b>       | <b>17400</b>   | <b>18020</b> |

#### **FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | <b>Note</b> | <b>2020</b>  | <b>2019</b> |
|-----------------------------------------------|-------------|--------------|-------------|
| <b>Receipts</b>                               |             |              |             |
| Donations                                     |             | 0            | 0           |
| <b>Total Receipts</b>                         |             | <b>0</b>     | <b>0</b>    |
| <b>Payments</b>                               |             |              |             |
| Contributions                                 |             | (315)        | (90)        |
| <b>Total Payments</b>                         |             | <b>(315)</b> | <b>(90)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>(315)</b> | <b>(90)</b> |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>     | <b>0</b>    |
| <b>Cash balance at previous year end</b>      |             | <b>1025</b>  | <b>1115</b> |
| <b>Cash balance at current year end</b>       |             | <b>710</b>   | <b>1025</b> |

#### **CHRISTIANS AGAINST POVERTY FUND RECEIPTS & PAYMENTS ACCOUNT**

|                                               | <b>Note</b> | <b>2020</b>  | <b>2019</b>  |
|-----------------------------------------------|-------------|--------------|--------------|
| <b>Receipts</b>                               |             |              |              |
| Donations                                     |             | 0            | 0            |
| <b>Total Receipts</b>                         |             | <b>0</b>     | <b>0</b>     |
| <b>Payments</b>                               |             |              |              |
| CAP Subscriptions                             |             | (552)        | (720)        |
| Expenses                                      |             |              |              |
| <b>Total Payments</b>                         |             | <b>(552)</b> | <b>(720)</b> |
| <b>Net receipts / (payments) for the year</b> |             | <b>(552)</b> | <b>(720)</b> |
| <b>Transfers to / (from) general fund</b>     |             | <b>0</b>     | <b>0</b>     |
| <b>Cash balance at previous year end</b>      |             | <b>552</b>   | <b>1272</b>  |
| <b>Cash balance at current year end</b>       |             | <b>0</b>     | <b>552</b>   |

#### **STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020**

|  | <b>Note</b> | <b>2020</b> | <b>2019</b> |
|--|-------------|-------------|-------------|
|--|-------------|-------------|-------------|

**Assets**

Bank and other cash balances

|            |   |   |
|------------|---|---|
| Petty Cash | 0 | 0 |
|------------|---|---|

|                            |      |      |
|----------------------------|------|------|
| Loyds Bank Current Account | 1802 | 1998 |
|----------------------------|------|------|

|                            |       |       |
|----------------------------|-------|-------|
| Loyds Bank Deposit Account | 78951 | 81921 |
|----------------------------|-------|-------|

Other monetary assets

|         |   |   |
|---------|---|---|
| Debtors | 0 | 0 |
|---------|---|---|

|            |   |   |
|------------|---|---|
| Loans made | 0 | 0 |
|------------|---|---|

|                                   |      |      |
|-----------------------------------|------|------|
| Gift aid claimed but not received | 3566 | 3655 |
|-----------------------------------|------|------|

|                   |   |   |   |
|-------------------|---|---|---|
| Investment Assets | 9 | 0 | 0 |
|-------------------|---|---|---|

|                                  |    |         |         |
|----------------------------------|----|---------|---------|
| Assets Held for Church's own use | 10 | 2027299 | 2022228 |
|----------------------------------|----|---------|---------|

|                     |  |                |                |
|---------------------|--|----------------|----------------|
| <b>Total Assets</b> |  | <b>2111618</b> | <b>2109802</b> |
|---------------------|--|----------------|----------------|

**Liabilities**

|                     |    |         |         |
|---------------------|----|---------|---------|
| Current Liabilities | 11 | (2,166) | (2,334) |
|---------------------|----|---------|---------|

|                 |    |   |   |
|-----------------|----|---|---|
| Long Term Loans | 12 | 0 | 0 |
|-----------------|----|---|---|

|                          |    |          |          |
|--------------------------|----|----------|----------|
| Pension Scheme Liability | 13 | (22,172) | (31,977) |
|--------------------------|----|----------|----------|

|                   |    |   |   |
|-------------------|----|---|---|
| Other Liabilities | 14 | 0 | 0 |
|-------------------|----|---|---|

|                          |  |                 |                 |
|--------------------------|--|-----------------|-----------------|
| <b>Total Liabilities</b> |  | <b>(24,338)</b> | <b>(34,311)</b> |
|--------------------------|--|-----------------|-----------------|

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2020 are as approved by the Deacons.

Signed:

Kevin Frost - Secretary

Neill Parker - Treasurer

Date: 2nd March 2021

**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

**2. Donations and other income**

|                     | 2020 | 2019 |
|---------------------|------|------|
| Donations           | 300  | 70   |
| Legacies            | 0    | 0    |
| Memorial gifts      | 0    | 0    |
| Mission Activities: |      |      |

|                                         |             |             |
|-----------------------------------------|-------------|-------------|
| Church Weekend                          | 563         | 3754        |
| Old people's Lunch club                 | 586         | 2516        |
| Roumania                                | 449         | 0           |
| Mum's & Toddler's group                 | 100         | 619         |
| Parenting Conference                    | 0           | 952         |
| Youth Work                              | 580         | 580         |
| Other income                            | 190         | 130         |
| <b>Total Donations and Other Income</b> | <b>2768</b> | <b>8621</b> |

### 3. Investment Income

|                                | 2020      | 2019      |
|--------------------------------|-----------|-----------|
| Bank Interest                  | 30        | 43        |
| Trust Income                   | 0         | 0         |
| Other Investment Income        | 0         | 0         |
| <b>Total Investment Income</b> | <b>30</b> | <b>43</b> |

### 4. Raised for other causes

|                                      |          |            |
|--------------------------------------|----------|------------|
| Christian Aid                        | 0        | 225        |
| Open Doors                           | 0        | 102        |
| Marie Curie                          | 0        | 246        |
| <b>Total Raised for other causes</b> | <b>0</b> | <b>573</b> |

### 5. Ministry

|                             | 2020            | 2019            |
|-----------------------------|-----------------|-----------------|
| Minister's stipend          | (36,416)        | (33,719)        |
| Pension contribution        | (3,658)         | (3,577)         |
| Pension deficit fund        | (2,724)         | (3,553)         |
| National insurance          | 0               | 0               |
| Travel and general expenses | (1,656)         | (3,260)         |
| Manse costs                 | (9,540)         | (9,540)         |
| Other Ministry              | (390)           | (150)           |
| <b>Total Ministry</b>       | <b>(54,384)</b> | <b>(53,799)</b> |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accomodation rented by the church from the Minister and his spouse. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

### 6. Mission

|                   | 2020    | 2019    |
|-------------------|---------|---------|
| Home Mission      | (4,200) | (3,960) |
| BMS World Mission | (2,500) | (2,500) |
| Peoples Kitchen   | (200)   | (520)   |
| Scrtipture Union  | 0       | (310)   |
| Open Doors        | (1,000) | 0       |
| SMILES            | (500)   | (500)   |
| Uhuru             | (600)   | (1,600) |

|                            |                 |                 |
|----------------------------|-----------------|-----------------|
| Church Weekend             | (563)           | (3,613)         |
| Old people's Lunch club    | (161)           | (1,676)         |
| Roumania                   | (471)           | 0               |
| Scientists in Congregation | 0               | 0               |
| Mum's & Toddler's group    | (68)            | (247)           |
| Parenting Conference       | 0               | (916)           |
| Sunday School & Youth Work | (956)           | (1,728)         |
| Holiday Club               | 0               | (682)           |
| Other Mission Giving       | (1,581)         | (873)           |
| <b>Total Mission</b>       | <b>(12,800)</b> | <b>(19,125)</b> |

## 7. Upkeep of church premises

|                                        | <b>2020</b>     | <b>2019</b>     |
|----------------------------------------|-----------------|-----------------|
| Utilities                              | (4,436)         | (3,663)         |
| Cleaning                               | (3,298)         | (4,164)         |
| Insurance                              | (2,195)         | (2,158)         |
| Repairs & Maintenance                  | (2,634)         | (4,638)         |
| Other Premises                         | 0               | 0               |
| <b>Total Upkeep of church premises</b> | <b>(12,563)</b> | <b>(14,623)</b> |

## 8. Administration

|                                     | <b>2020</b>    | <b>2019</b>    |
|-------------------------------------|----------------|----------------|
| Telephone and internet              | (432)          | (431)          |
| Advertising and website             | (653)          | (571)          |
| Subscriptions and copyright license | (1,006)        | (883)          |
| Equipment                           | (4,622)        | 0              |
| Audit                               | (274)          | (264)          |
| PA systems                          | (207)          | (349)          |
| Other administration                | (1,416)        | (550)          |
| <b>Total Administration</b>         | <b>(8,610)</b> | <b>(3,048)</b> |

## 9. Investment Assets

|                                | <b>2020</b> | <b>2019</b> |
|--------------------------------|-------------|-------------|
| Stocks and Shares              | 0           | 0           |
| Corporate bonds                | 0           | 0           |
| Gilts                          | 0           | 0           |
| Investment property            | 0           | 0           |
| Other investment assets        | 0           | 0           |
| <b>Total Investment Assets</b> | <b>0</b>    | <b>0</b>    |

## 10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £1,831,264 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £102,722 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £93,133 based on insured value

### 11. Current Liabilities

|                                  | 2020           | 2019           |
|----------------------------------|----------------|----------------|
| Open Doors                       | 0              | (500)          |
| HMRC Tax                         | (1,120)        | (1,142)        |
| Utilities                        | (546)          | (692)          |
| Ministers Expenses               | (500)          |                |
| Cheques written but not cashed   | 0              | 0              |
| Other current liabilities        | 0              | 0              |
| <b>Total Current Liabilities</b> | <b>(2,166)</b> | <b>(2,334)</b> |

### 12. Long-Term Liabilities

|                                    | 2020     | 2019     |
|------------------------------------|----------|----------|
| Baptist Building Fund Loan         | 0        | 0        |
| Baptist Union Loan Fund Loan       | 0        | 0        |
| Loans from Church Member's         | 0        | 0        |
| Other                              | 0        | 0        |
| <b>Total Long-Term Liabilities</b> | <b>0</b> | <b>0</b> |

### 13. Pension Scheme Liabilities

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 assets of the Scheme are 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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £307.95, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £22172 as at 31st December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at [31 December 2020] was £49800.

14. Other Liabilities (if applicable)















**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Stocksfield Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2020

**Charity no  
(if any)**

1182577

**Set out on pages**

4-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

**Date:**

28/09/2021

**Name:**

Lorna Copple

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Heritage Accountancy Ltd

76 Front Street, Prudhoe

Northumberland, NE42 5PU

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight 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.