

## **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

	Note	2024	2023
<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	0	772
<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		0	(772)
<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>72759</b>	<b>73402</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.**