

Stoke Ash Baptist Church CIO

Charity No. 1192114

**End of Year Report and Financial
statements.**

For the period

01.04.2024 – 31.03.2025

Contents

- 3. Legal and Administrative Information
- 4. Trustees Annual Report
- 6. Independent Examiner's Report
- 7. Receipts & payments accounts CC16a

Address: Stoke Ash Baptist Church CIO
Chapel Lane
Stoke Ash
Eye IP23 7EW
Suffolk

Trustees: Gordon Leggett (Elder)
Jonathan Steed (Independent)
Robert Cooper (Deacon)
Paul Warren (Deacon)

Bankers: Santander, 1-3 Carr St,
Ipswich IP4 1DS

**Independent
Examiner** John Whayman

Trustees' Annual Report

The trustees of Stoke Ash Baptist Church present their annual report and financial statements for the period ending 31st March 2025.

Now that the Land Registry has completed registration of the properties of Stoke Ash Baptist Church CIO we are able to add the values into this years report.

Governance and Management

Stoke Ash Baptist Church was formed in 1805 and was governed by 'Articles of Faith and Church rules' as set out in the churches handbook revised in February 2015 and updated in February 2025. The Church registered as a CIO on 2nd November 2020 and is governed by the constitution document of 9th October 2020.

Previously the Church operated as an excepted Charity under the umbrella of The Association of Grace Baptist Churches (East Anglia) Ltd.

The Church is a member of The Association of Grace Baptist Churches (East Anglia) Ltd and also affiliated to F.I.E.C.

The trustees are formed from the Elders and deacons of the church, all which have served during this period alongside an independent who was a retired elder of the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the church.

Objectives and Aims

The purpose of the Church is the advancement of the Christian Faith in accordance with the Basis of Faith, Doctrinal Distinctives and Ethical Statements, primarily, but not exclusively within Stoke Ash, Suffolk and the surrounding neighbourhood; and such charitable purposes, as shall in the opinion of the charity trustees facilitate the work of the Fellowship, provided that such purposes must be carried out in the manner consistent with the Basis of Faith, Doctrinal Distinctives and Ethical Statements.

Activities and Achievements

The trustees have given due regard to the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

During the year the Church has continued to carry out the various activities in order to promote the Gospel in the local area.

On occasions the Church used the online facility of zoom to keep in contact with the members of the congregation and to stream gospel ministry.

We have continued with morning service and the Tuesday evening Prayer and Bible study.

We have continued our joint effort with our local Stoke Ash & Thwaite Parish Council providing a monthly meal held on the forth Wednesday of each month for the over 65's in the Churches Youth Hall. Due to the age of attendee's

attendance fluctuates between 25 to 39, with people from the surrounding villages. For those who do not have transport we provide a taxi service to and from the hall.

The Church is involved in supporting worldwide Christian Mission through Grace Baptist Mission, Asia Link, Cogwheel Trust, Fisherman's Mission, Living Hope Ministries. These are all Missions that we have regular contact with through the membership of the church due to their alignment with our beliefs and charitable objectives and are all UK based.

Finances

The principal source of funds for the church comes from the free will offerings of the attendees..

We are grateful for all the financial support of the fellowship and we see once again how God uses His people to provide for the needs of the Church.

Reserves Policy

Our policy is to build and maintain a margin of funds to cover about 3 months of expenditure.

Risk Management

The trustees have reviewed the major risks to which the CIO is exposed to. Child and Vulnerable Adult Safeguarding Policy is the latest provided by Grace Baptist Trust Corporation with update briefings held by The Association of Grace Baptist Churches (East Anglia) Ltd every two years with those attending being certified and we are waiting for the latest update. The premises have a quinquennial inspection and report, along with Health And Safety updated reports at regular intervals when any material changes have been made.

We take a low risk approach to investments and use cash deposit accounts.

Approval

This report was approved by the trustees on October 7th 2025 and signed on their behalf.



Gordon Leggett - Elder



Paul Warren - Deacon

Independent examiner's report to the trustees of Stoke Ash Baptist Church CIO

I report to the trustees on my examination of the accounts of Stoke Ash Baptist Church CIO Charity No 1192114 (the Trust) for the period ended 31st March 2025

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I understand and am satisfied that for the period under review no monies passed through the accounts and therefore at the period end the Charity held no Current or Fixed Assets. I therefore 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 Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

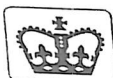
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:- 

Name:- Mr S J Whayman

Address:- 51 Cowper Street
Ipswich
IP4 5JA

Date:- 2nd June 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Stoke Ash Baptist Church CIO

Receipts and payments accounts

CC16a

For the period
from

01/04/2024

To

31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings & Gifts	11,939	4,462	-	16,401	16,916
Gift Aid	3,337	-	-	3,337	4,018
Manse Rental	10,800	-	-	10,800	10,800
Interest	564	-	-	564	507
Other Income	1,212	-	-	1,212	1,116
Sub total (Gross income for AR)	27,852	4,462	-	32,314	33,357
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	27,852	4,462	-	32,314	33,357
A3 Payments					
Ministry	5,513	-	-	5,513	3,585
Premises Costs	4,743	-	-	4,743	5,112
Manse	2,562	-	-	2,562	2,979
Gifts & Subscriptions	3,483	587	-	4,070	4,404
Legal Costs	517	-	-	517.00	-
Other Expenses	2,309	-	-	2,309	2,167
Loan Repayment	-	10,000	-	10,000	10,000
Sub total	19,127	10,587	-	29,714	28,247
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,127	10,587	-	29,714	28,247
Net of receipts/(payments)	8,725	-6,125	-	2,600	5,110
A5 Transfer from SABC Trust					
Transfer	-	-	-	-	-
A6 Cash funds last year end	30,169	31,515	-	61,684	56,574
Cash funds this year end	38,894	25,390	-	64,284	61,684

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	9,763	-	-
	Savings Account	29,131	25,390	-
		-		-
	Total cash funds	38,894	25,390	-
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Chapel Premises & Land	General	-	-
	Church Manse	General	-	-
	Church Mini Bus	General	-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Loan from Association of Grace Baptist Church (East Anglia)	Building Fund	15,000	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	GORDON LEGETT	12/07/2025