

**Stalham Baptist Church – Charity Number 1192914**  
**Annual Report 2024**

**Registered Address:** 146, High Street, Stalham, NR12 9AZ

**Correspondence Address:** The Manse, 56 Brumstead Road, Stalham, NR12 9DE.

**Leadership Team Trustees:**

Ron Skivington (Pastor)  
Jerry Otieno (Assistant Pastor)  
Diana Gordon (Church Secretary)  
Stewart Marsh (Treasurer)  
David Child  
Henry Nicholson  
Elaine Smith  
Daniel Nicholson  
Maggie Harpur

**Bankers:** Barclays Bank Leicester LE87 2BB

**Independent Examiner:** Mr. Paul Ellis

**Organisational Structure and Decision-making processes**

- Members of the Church are accepted in accordance with the Constitution which requires them to normally have been publicly baptised by immersion on their profession of faith in Jesus Christ.
- Members Meetings take place quarterly during the year, one of which is the AGM. Those who are part of our fellowship who are not members are welcome to attend.
- In accordance with the Constitution Members elect Trustees for a term of three years who together with the Leadership Team 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.

## **Objectives and Activities**

We have a balance between the things we do that relate to the spiritual life of our fellowship like services and church-based family and children's events and the things that are more geared to serving our local community.

**Objectives:** We are delighted to report that we achieved our goal in May 2023 by raising £595,172.00 for the refurbishment of SBC's Victorian schoolroom. and anti-rooms. The building work began immediately and was completed in December 2023. The official opening of this new facility took place on Saturday January 13<sup>th</sup>, 2024, with the first Sunday morning worship the following day.

**Activities:** SBC has very strong relationships in the wider community, service providers local businesses, welcoming people from all social backgrounds and levels of ability. The Church has been open every day of the week at some point for:

- The collection and distribution centre for a Trussell Trust Food Bank
- Community Fridge' (supported by North Norfolk District Council and Hubbub UK) will enable residents and businesses to share surplus food and mitigate food waste.
- Warm Spaces: We have been able to continue offering this project due to raising grants from Norfolk Community Foundation, welcoming folk to come and have refreshments/soup and companionship.
- Baby and Toddlers group: Growing Together Through Play and Stories.:
- Memory Café: We held first memories café in July 2024 for people who for many reasons may find their memories fail them.
- Coffee and Chat: a drop in for tea and coffee and meet up with friends and enjoy a bacon roll and/cake/scone.
- Table Tennis: a great way to get some exercise and make new friends.
- Positive Creations Craft: provides a perfect balance for creativity, relaxation and friendship.
- Bereavement Support Group: we provide a safe, welcoming and non-judgmental space for open and honest sharing experiences, feelings and memories.

## **Volunteers**

SBC have been very blessed over the years with volunteers not only from our church fellowship but also our friends in the community of Stalham and surrounding villages who work so hard to make SBC the vibrant and lively community. It is enabling:

- Financial stability: through the amazing contribution of our volunteers, including non-church folk and some carrying out more than one activity. It would not work economically if it was a commercial enterprise.
- An opportunity to promote the value of volunteering: Coming out of isolation is a great opportunity to feel part of the community, making new friends, learning new skills, building confidence and a feeling of self-worth. It can enhance a person's CV and improve their employment prospects.
- The SBC ensures that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service (DBS) and where necessary training, including First Aid.

## **Worship and Prayer**

- Monday to Friday: the church is open 10.00am until 12 O'clock for private prayer, prayer meetings and donations to Food Bank.
- A weekly worship service.
- A weekly online service.
- Bible Art: look at a few Bible verses and then each person creates something that reflects what it means to them whilst enjoying coffee and cake and fun.
- Prayer meetings via zoom/in the church.
- Bible study via zoom/home group/church Messy Church.
- Zoom/Church prayer meetings.
- Men's monthly Breakfasts with guest speaker.
- Ladies Monthly Breakfast with guest speaker.

## **Pastoral Care.**

All are welcome to attend our regular services on Sunday Morning 10.45 to 12.00 with Sunday School running at the same time, at present SBC has 68 members the average weekly attendance in December was 90. Some members and friends are unable to attend but do have the opportunity to watch the service online/or have a paper copy delivered with the Bulletin.

As well as regular services we enable our community to celebrate and thank God for the milestones in life through:

- Children's dedications we celebrate the gift of life.
- Adult full emersion baptism celebrates people following the path of Jesus.
- Marriage public vows are exchanged with God's blessing,
- Through funeral services friends and family express their grief and give thanks for the life which is now complete and to commend the person into Gods keeping.

### **Mission and Evangelism**

- Monthly Messy Church Started June 2022
- Monthly Men's breakfast with guest speaker
- Ladies breakfast with guest speaker
- Bible Art - We usually read a short Bible passage, reflect on it and then try to find a creative way to express what became important to us
- Bible Study via Zoom/church
- Our magazine Community Scene is published three times a year at Easter, Harvest and Christmas and is delivered to 1700 homes and businesses in and around Stalham, this is also available online. This popular magazine contains many articles and is free of charge also available on [www.stalhambaptist.org.uk](http://www.stalhambaptist.org.uk)
- Our weekly Bulletin, online services, Facebook and much more is made available to the congregation and friends on our website [www.stalhambaptist.org.uk](http://www.stalhambaptist.org.uk)

### **SBC donated to:**

- BMS World Mission £3,963.43
- Home Mission £4,431.74
- Giving to Church Mission £6,713.04
- Giving to Christian agencies £200.00
- Giving to Secular Charities £109.65

### **Reserves Policy 2025**

The reserves policy of Stalham Baptist Church is to hold three months of all expenditure plus a further three months staffing costs to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £38,998.00 compared to £41,404.00 in free cash reserves held at the 31st of December 2024. The figure of £41,404 consists of £30,404.00 in the General Fund and £11,000.00 in the Contingency Fund.

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

**STALHAM BAPTIST CHURCH**  
**RECEIPTS and PAYMENTS ACCOUNTS**  
**1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024**

# **STALHAM BAPTIST CHURCH**

**Statement of Accounts for year ended 31<sup>st</sup> December 2024**

## **Reserves Policy Year 2025**

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**Stalham Baptist Church**  
**Statement of Financial Activities**

**For the period from 01 January 2024 to 31 December 2024**

|                                        | Unrestricted funds | Designated funds | Restricted funds   | Endowment funds | Total funds       | Prior year total funds |
|----------------------------------------|--------------------|------------------|--------------------|-----------------|-------------------|------------------------|
| <b>Receipts</b>                        |                    |                  |                    |                 |                   |                        |
| Planned giving                         | 17,473.00          | —                | 200.00             | —               | 17,673.00         | 19,854.00              |
| Collections and other giving           | 13,536.29          | —                | —                  | —               | 13,536.29         | 13,367.28              |
| Other voluntary receipts               | 31,446.11          | 37,638.20        | 6,513.47           | —               | 75,597.78         | 431,623.34             |
| Gift Aid recovered 7                   | 11,765.63          | —                | 68.75              | —               | 11,834.38         | 12,415.11              |
| Other receipts                         | 75.00              | —                | 582.09             | —               | 657.09            | 2,240.00               |
| Activities for generating funds 2      | 4,499.47           | —                | 20.00              | —               | 4,519.47          | 7,395.57               |
| Investment Income                      | 5,132.46           | —                | —                  | —               | 5,132.46          | 10,526.02              |
| <b>Total receipts</b>                  | <b>83,927.96</b>   | <b>37,638.20</b> | <b>7,384.31</b>    | <b>—</b>        | <b>128,950.47</b> | <b>497,421.32</b>      |
| <b>Payments</b>                        |                    |                  |                    |                 |                   |                        |
| Cost of generating funds               | 605.33             | —                | —                  | —               | 605.33            | —                      |
| Missionary and Charitable Giving 3     | 309.65             | —                | 15,108.21          | —               | 15,417.86         | 15,095.86              |
| Clergy and Staffing costs 5            | 63,236.79          | —                | —                  | —               | 63,236.79         | 62,790.54              |
| Church Running Expenses 4              | 15,091.23          | 926.24           | 697.38             | —               | 16,714.85         | 40,559.39              |
| Hall Running Costs                     | 3,744.83           | —                | 30.00              | —               | 3,774.83          | —                      |
| Church Repairs & Maintenance           | 326.11             | 18,657.02        | 11,543.70          | —               | 30,526.83         | 499,748.61             |
| <b>Total payments</b>                  | <b>83,313.94</b>   | <b>19,583.26</b> | <b>27,379.29</b>   | <b>—</b>        | <b>130,276.49</b> | <b>618,194.40</b>      |
| <b>Net income / (expenditure)</b>      | <b>614.02</b>      | <b>18,054.94</b> | <b>(19,994.98)</b> | <b>—</b>        | <b>(1,326.02)</b> | <b>(120,773.08)</b>    |
| <b>Transfers</b>                       |                    |                  |                    |                 |                   |                        |
| Gross transfers between funds - in     | 40.00              | 500.00           | 10,892.15          | —               | 11,432.15         | 12,157.89              |
| Gross transfers between funds - out    | (10,892.15)        | (500.00)         | (40.00)            | —               | (11,432.15)       | (12,157.89)            |
| <b>Net income / (expenditure)</b>      | <b>(10,238.13)</b> | <b>18,054.94</b> | <b>(9,142.83)</b>  | <b>—</b>        | <b>(1,326.02)</b> | <b>(120,773.08)</b>    |
| <b>Other recognised gains / losses</b> |                    |                  |                    |                 |                   |                        |
| <b>Net movement in funds</b>           | <b>(10,238.13)</b> | <b>18,054.94</b> | <b>(9,142.83)</b>  | <b>—</b>        | <b>(1,326.02)</b> | <b>(120,773.08)</b>    |
| <b>Reconciliation of funds</b>         |                    |                  |                    |                 |                   |                        |
| <b>Total funds brought forward</b>     | <b>40,641.86</b>   | <b>13,698.42</b> | <b>65,182.40</b>   | <b>—</b>        | <b>119,522.68</b> | <b>240,295.76</b>      |
| <b>Total funds carried forward</b>     | <b>30,403.73</b>   | <b>31,753.36</b> | <b>56,039.57</b>   | <b>—</b>        | <b>118,196.66</b> | <b>119,522.68</b>      |

Receipts and Payments Accounts for year ending 31<sup>st</sup> December 2024

Statement of assets and liabilities at 31<sup>st</sup> December 2024

|                       |                                             |         | As at<br>31/12/2024 | As at<br>31/12/2023 |
|-----------------------|---------------------------------------------|---------|---------------------|---------------------|
| <b>Current assets</b> |                                             |         |                     |                     |
|                       | 6501: Barclays Current Account              |         | 9,380.95            | 3,858.60            |
|                       | 6503: Baptist Union 7 Day Deposit account   |         | 651.37              | 66,063.23           |
|                       | 6506: Barclays Current Acc. No.2            |         | 9,701.26            | 8,855.64            |
|                       | 6507: Baptist Union 1 Month Deposit Account |         | 1,227.53            | —                   |
|                       | 6510: Baptist Union 90 Day Deposit Account  |         | 100,161.51          | 76,244.72           |
|                       | 6590: Cash in hand                          |         | —                   | —                   |
|                       | <b>Total Current assets</b>                 |         | <b>121,122.62</b>   | <b>155,022.19</b>   |
| <b>Liabilities</b>    |                                             |         |                     |                     |
|                       | Agency collections                          |         | 2925.96             | 2,800.86            |
|                       | <b>Liabilities</b>                          |         | <b>16,223.45</b>    |                     |
| See Note 6            | <b>Total Liabilities</b>                    |         | <b>19,149.41</b>    | <b>35,499.51</b>    |
|                       | <b>Net Asset surplus (deficit)</b>          |         |                     | <b>119,522.68</b>   |
| <b>Reserves</b>       |                                             |         |                     |                     |
|                       | Excess / (deficit) to date                  |         |                     | (120,773.08)        |
|                       | Z01: Starting balances                      |         |                     | 240,295.76          |
|                       | <b>Total Reserves</b>                       |         |                     | <b>119,522.68</b>   |
|                       |                                             |         |                     |                     |
|                       | Funds of the Church                         | Year to | 31/12/2024          | 31/12/2023          |
| <b>Unrestricted</b>   | General Fund                                |         | 30,403.73           | 40,641.86           |
| <b>Designated</b>     | Replacement Reserve                         |         | 11,000.00           | 11,000.00           |
|                       | General Grants                              |         | 2,638.01            | 2,698.42            |
|                       | Groundwork UK (VCSE)                        |         | 15,076.20           | 0.00                |
|                       | John Lewis                                  |         | 225.98              | 0.00                |
|                       | Stalham Town Council                        |         | 354.18              | 0.00                |
|                       | Legacy                                      |         | 2,458.99            | 0.00                |
| <b>Restricted</b>     | Warm Space                                  |         | 3,191.65            | 2,636.95            |
|                       | General Youth Fund                          |         | 584.84              | 584.84              |
|                       | Building Fund                               |         | 50,175.72           | 59,801.75           |
|                       | Shine Project                               |         | 2,087.36            | 2,087.36            |
|                       | Church Mission                              |         | 0.00                | 71.50               |
|                       | <b>Funds of the Church Totals</b>           |         | <b>118,196.66</b>   | <b>119,522.68</b>   |

# STALHAM BAPTIST CHURCH

## Statement of Accounts for year ended 31<sup>st</sup> December 2024

### Notes to the Accounts.

1. These accounts have been prepared on a “receipts and payments basis” in accordance with section 133 of the charities act 2011.

### 2. Activities for Generating Funds

|                               |                 |                                                 |                  |
|-------------------------------|-----------------|-------------------------------------------------|------------------|
| Edna’s Christmas Fayre (2023) | 6.00            | <b>Note 3. Missionary and Charitable Giving</b> |                  |
| Stalham Street Fair           | 35.00           | BMS World Mission                               | 3,963.43         |
| Daffodil Sales                | 507.00          | Home Mission                                    | 4,431.74         |
| Janet’s Knitted Gloves        | 15.00           | Giving to Church Mission                        | 6,713.04         |
| Use of Premises               | 3,956.47        | Giving to Christian agencies                    | 200.00           |
| <b>TOTAL</b>                  | <b>4,519.47</b> | Giving to Secular Charities                     | 109.65           |
|                               |                 | <b>TOTAL</b>                                    | <b>15,417.86</b> |

### Note 4. Church Running Expenses

|                           |                  |
|---------------------------|------------------|
| Cost of food for events   | 683.61           |
| Church Insurance          | 1,898.56         |
| Church phone              | 272.78           |
| Church Maintenance        | 1,983.05         |
| Church Cleaning materials | 593.87           |
| Church Equipment          | 2,585.29         |
| Web & Audio               | 1,489.96         |
| Administration            | 571.68           |
| Church Electric           | 3,376.21         |
| Communion wine            | 71.49            |
| Church Water              | 645.48           |
| Cost of services          | 2,542.87         |
| <b>TOTAL</b>              | <b>16,714.85</b> |

## 5. 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.

## 6.Liabilities

|                    |           |
|--------------------|-----------|
| Cahill Renewables  | 12,000.00 |
| C W Harmer         | 1,992.88  |
| HMRC tax & Ni      | 1,100.19  |
| Electricity        | 1,130.38  |
| Agency Collections | 2,925.96  |

**TOTAL LIABILITIES      19,149.41**

## 7.Debtors

HMRC    Gift Aid      933.32

**TOTAL DEBTORS      933.32**

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

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

Stalham Baptist Church Complex insured value £3,120,980

Manse 56 Brumstead Road insured value £356,354

## Recommended Terms of Appointment for Independent Examiner

Name of Church STATHAM BAPTIST CHURCH ('the Church', 'Us')

Name of Independent Examiner PAUL ELLIS ('the Examiner', 'You', 'Your')

### 1. Engagement as Independent Examiner

The purpose of this agreement is to confirm the basis on which You as the Examiner will act as independent examiner to prepare a report in respect of the Church's financial statements for the year ended 2024 in accordance with Section 145 of the Charities Act 2011 ('the Act').

### 2. Responsibilities of the Church

The Church and its Charity Trustees are responsible for

- maintaining proper accounting records and preparing accounts which comply with the requirements of the Act and the Charities SORP;
- for determining whether, in respect of the year to be examined, the Church meets the conditions for exemption from an audit of the accounts set out in Section 145(1) of the Act; and
- for providing You with information and explanations required for Your examination.

### 3. Responsibilities of the Examiner

3.1 As an independent examiner You have a statutory duty to:

- state in Your report whether any matter has come to Your attention in connection with the examination which gives You reasonable cause to believe that in any material respect accounting records have not been properly kept in accordance with Section 130 of the Act or do not accord with the accounting records or comply with the Regulations other than in respect of the requirement for a true and fair view;
- disclose in Your report matters coming to Your attention during the examination to which, in Your opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached;
- make any written report to the Charity Commission in compliance with Section 156 of the Act.

3.2 You will plan your work on the basis that an independent examiner's report on the accounts is required for that year, unless we inform you in writing to the contrary.

3.3 You will not retain or disclose any information obtained during the course of your examination other than to the Trustees, or where there is a statutory duty to do so or where specifically authorised to do so in writing by the Trustees.

### 4. Scope of the Examiner's work

4.1 Your work as an independent examiner will be carried out in accordance with general directions of the Charity Commission. Your examination will be a less onerous form of scrutiny than an audit of the accounts in accordance with Auditing Standards and will include:

- a review of the accounting records kept by the Church and a comparison of the accounts presented with those records;
- a review of the accounts and consideration of any unusual item(s) or disclosure(s) identified. In such cases where You identify an unusual item, You will seek an explanation from us and may carry out verification and vouching procedures where You require further clarification.

4.2 Your work cannot be relied upon to identify the occasional omission or insignificant error, nor to disclose breaches of trust or statute, neglect or fraud which have taken place and which the Church has a responsibility to guard against. Should You become aware, for any reasons, that the accounts may be misleading and we cannot agree appropriate amendments, and You conclude that the matter cannot be adequately dealt with in Your report, You will not issue any report, will withdraw from the engagement and notify Us in writing of the reasons.

4.3 Should You conclude that the Church is not entitled to exemption from an audit of the accounts or should You be unable to reach a conclusion on this matter then You will notify Us in writing of the reasons. If appropriate, you will discuss with us the need to appoint an auditor.

4.4 As part of your normal procedures, You may request us to provide written confirmation of any information or explanations given by Us orally during the course of your work.

### 5. Fees

[EITHER The role of independent examiner is not remunerated OR The Church agrees to pay You £\_\_\_\_\_ upon receipt by the Charity Trustees of the completed report in the format required by the Charity Commission.]. The church will cover any out of pocket expenses incurred in the course of Your work.

### 6. Confirmation

This agreement will remain effective until it is replaced or until You cease to hold the position of independent examiner. You will confirm Your acceptance of the terms of this agreement by arranging for the signature and return of the attached copy to Us.

Signed on behalf of the Church S. B. Marsh Date 17/03/2025

Signed by or on behalf of the Examiner P. Ellis Date 3/04/2025

**Template for Independent Examiners report (where independent examiner does not wish to highlight any issues)**

**Report of the Independent Examiner(s) to the Trustees of** STALHAM BAPTIST CHURCH

**On the accounts for the year ended** 2024

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [insert named of applicable listed body], which is one of the listed bodies. (Delete if income is less than £250,000)

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. (if accounts prepared on accruals basis\*)

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

*\*Delete the words in the brackets if they do not apply*

Signed by or on behalf of the Examiner PS Ellis Date 3/04/2025

Name PAUL STEPHEN ELLIS

Relevant Professional Qualification(s) or body (if any) TREASURER OF MUNDELEY GOLF CLUB

Address 48A HALL LANE NORTH WALSHAM NORFOLK NR 28 9DU