

Charity Registered in England No. 259205

## **South Ossett Baptist Church**

Trustees' Annual Report and Financial Statement

Year Ended 31<sup>st</sup> December 2024

**SOUTH OSSETT BAPTIST CHURCH**  
Year Ended 31<sup>st</sup> December 2024

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**SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

Legal and Administrative Information

The Charity is called South Ossett Baptist Church and is registered with the Charity Commission for England and Wales.

<b>Registered Charity Number</b>	259205
<b>Registered Office</b>	Junction Lane South Ossett WF5 OHA

**The Trustees**

The trustees of the Charity are the appointed elders of the church. The trustees who served during the year and to the period to sign off of the financial statements are as follows:

Revd Tracy Shields	
Mrs Susan Phillips	Appointed April 2024
Mrs Kezia Robinson	Appointed April 2024
Rev David Coulthard	Resigned April 2024
Mr Richard Porteus	Resigned April 2024
Mr Graeme Holmes	Appointed April 2025

<b>Bank</b>	Barclays Bank UK PLC
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**Independent Examiner**

<b>Custodian Trustee</b>	The Yorkshire Baptist Association
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# **SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

## **Trustees' Annual Report**

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

The Charity is governed by a Constitution based on the Approved Governing Document for Baptist Churches 4th March 2012. 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 six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint no fewer than 3 Trustees, who currently include the Minister, Church Secretary and Treasurer. These Trustees 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 a full 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 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 the principles of the Baptist denomination to include the advancement of relationship with Jesus, education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. 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 sharing of our Christian lives with others so we also make sure there is provision of regular public services of Christian worship. These services take place each Sunday at 10.30 am and monthly at 4pm on a Saturday. There are also occasional services at other times which are advertised on the church notice board and the website at <https://southossettbaptistchurch.weebly.com/>.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services. The Church seeks to form 3/3rd groups which are relational bible studies for the growth of faith and discipleship in the homes of some members and believers, further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. The Church is responsible for Café Christos which meets in the Church premises on Friday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time, the Church runs film nights, trips out, craft events and meals for people interested in discovering more about Christianity.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service. 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 numbers, but also in less tangible areas like 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. Two people professed faith in Jesus Christ for the first time during the year and were baptised and received into church membership. 3/3rds groups have grown with non-Christians finding spaces to enquire and come to explore faith in Jesus. Our membership has grown slightly. At 31st December 2024 the membership stood at 14 compared to 12 a year earlier. A new church expression in Brick Church was planned in 2024 and a grant secured for its start. This had its pilot in late 2024 which was very promising. Average attendance at worship services has increased slightly during the year, and similar increases were shown in the children's work and work amongst young people. There has been much to be thankful for over the year.

## **SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

### Trustees' Annual Report

#### **Volunteers**

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.

#### **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Some fundraising events did take place which really helped out overall finances and we also secured a £2000 grant to start Brick Church. We are a small church and so financially fragile, however, we have finished the year without a deficit which we did not predict. This is sadly down to the fact that many of our activities slowed due to our minister needing to take time off due to illness. We continue to model God's generosity to us by giving to Sponsor A Child, and contributing to the Home Mission Fund and Baptist Missionary Society.

Our Budget going forwards predicts a £2000 deficit as we seek to maximise our mission activities. We fully recognise we can't maintain that level of deficit, however to stay true to the missional aims of the church and the areas we are already seeing growth in we felt it would remain true to the charities aims to invest strongly in our areas of mission. We also recognise we have been in unintended surplus this year and feel it right to reinvest that income into the charities aims.

During the year total income amounted to £44,225 (2023: £42,930) of which offerings were the main component and totalled £14,417 (2023: £13,099). Expenditure for the year totalled £41,376 (2023: £49,198) making net income for the year of £2,850 (2023: deficit £6,268). The two main components of expenditure are staff costs and premises costs.

At the balance sheet date, the Church had total net assets of £760,850 (2023: £742,000). Uncommitted reserves freely available for Church charitable activities increased by £935 to £13,935 (2023: £13,000).

The Trustees consider that the minimum reserves necessary with no reliance on bank financing are 13 weeks of staff costs, that is approximately £7,500 at the year end. Reserves held at the balance sheet date would finance the Church charitable activities for 17 weeks (2023: 18 weeks). The Trustees seek to maintain adequate free reserves to be able to meet liabilities as they fall due.

This report was approved by the Trustees on 31st January and signed on their behalf by:



Keziah Robinson  
Treasurer



# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SOUTH OSSETT BAPTIST CHURCH**

I report to the trustees on my examination of the financial statements of South Ossett Baptist Church ('the Charity') for the year ended 31 December 2024.

## **Responsibilities and basis of report**

As the trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's financial statements 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**

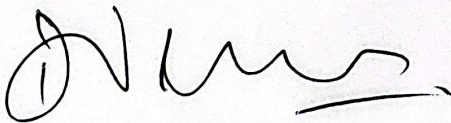
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have 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.

This report, including this statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters which I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity's Trustees for my independent examination work, for this report, or for the opinions I have formed.

Signed



Name of Independent Examiner	David Nelson
Qualifications	AICB
Address	4 Station View, Church Fenton, Tadcaster, North Yorkshire. LS24 9QY
Date	21 August 2025

**GENERAL RECEIPTS & PAYMENT ACCOUNT**

	<b>Note</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Donations and legacies	2	27,739	24,952
Charitable activities		-	
Activities for generating income	3	13,614	12,912
Other income		772	
Amounts received for other causes	4	100	92
<b>Total Receipts</b>		<b>42,225</b>	<b>37,956</b>
<b>Payments</b>			
Ministry	5	27,614	26,154
Mission	6	2,153	5,910
Upkeep of church premises	7	10,957	7,613
Administration	8	567	-
Amounts passed on to other causes	9	-	92
<b>Total Payments</b>		<b>41,291</b>	<b>39,770</b>
<b>Net receipts / (payments) for the year</b>		<b>935</b>	<b>(1,814)</b>
<b>Cash balance at previous year end</b>		<b>13,000</b>	<b>14,814</b>
<b>Cash balance at current year end</b>		<b>13,935</b>	<b>13,000</b>

**BUILDINGS FUND RECEIPTS AND PAYMENTS ACCOUNT**

	<b>Note</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Donations and other income		-	4,974
<b>Total Receipts</b>			
<b>Payments</b>			
Repairs		-	9,428
<b>Total Payments</b>			
<b>Net receipts / (payments) for the year</b>		<b>-</b>	<b>(4,454)</b>
<b>Cash balance at previous year end</b>		<b>-</b>	<b>4,454</b>
<b>Cash balance at current year end</b>		<b>-</b>	<b>-</b>

**BRICK CHURCH FUND RECEIPTS AND PAYMENTS ACCOUNT**

	<b>Note</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Donations and other income		2,000	-
<b>Total Receipts</b>			
<b>Payments</b>			
Payments		85	-
<b>Total Payments</b>			
<b>Net receipts / (payments) for the year</b>		<b>1,915</b>	<b>-</b>
<b>Cash balance at previous year end</b>		<b>-</b>	<b>-</b>
<b>Cash balance at current year end</b>		<b>1,915</b>	<b>-</b>

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

	<b>Note</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Assets</b>			
Bank and other cash balances			
Petty Cash		-	60
Barclays Bank Account		15,850	12,940
Assets Held for Church's own use	10	745,000	729,000
<b>Total Assets</b>		<b>760,850</b>	<b>742,000</b>
<b>Liabilities</b>			
Current Liabilities	11	198	1,250
Pension Scheme liability	12	-	-
<b>Total Liabilities</b>		<b>198</b>	<b>1,250</b>

The accounts and statement of assets and liabilities set out on pages 6 & 7 relating to the year ending 31 December 2024 are as approved by the Trustees.

Signed:

Kezia Robinson  
Treasurer

Date: 3rd Sept 2025



# **SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

## Notes to the Accounts

### **1. Basis of accounts**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 33 of the Charities Act 2011. The accounts have been prepared on a going concern basis.

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Weekly offerings	14,417	13,099
Income tax recovered on Gifts	2,660	2,874
YBA grant	9,846	8,500
Grants and Donations	816	479
<b>Total Donations and Other Income</b>	<b>27,739</b>	<b>24,952</b>

### **3. Activities for generating income**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Manse Rent	6,720	6,360
Church Room Hire	6,894	6,552
<b>Total Donations and Other Income</b>	<b>13,614</b>	<b>12,912</b>

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
BigLife India	100	-
BMS World Mission	-	92
<b>Total Raised for Other causes</b>	<b>100</b>	<b>92</b>

### **5. Ministry**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Minister's stipend	18,737	-
Staff costs		22,865
Pension contribution	2,535	-
Minister's travel	-	-
Pulpit supplies	-	-
Manse allowance	5,328	-
Other ministry costs (including training and assembly)	1,014	3,289
<b>Total Ministry</b>	<b>27,614</b>	<b>26,154</b>

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation rented by the Church from the Minister and her spouse. No other trustees received expenses in the period (2023: £nil).

### **6. Mission**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Home Mission	1,000	850
BMS World Mission	450	358
Compassion UK	312	954
Outreach Activities	391	3,748
<b>Total Mission</b>	<b>2,153</b>	<b>5,910</b>

# **SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

Notes to the Accounts

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Lighting and heating	1,947	2,011
Cleaning	4,608	1,320
Insurance	1,579	1,545
Repairs and maintenance	2,605	2,408
Water rates	217	329
<b>Total Upkeep of church premises</b>	<b>10,957</b>	<b>7,613</b>

## **8. Administration**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Printing and stationery	122	-
Telephone, internet and postage	90	-
IT software and consumables	133	-
General expenses	223	-
<b>Total Administration</b>	<b>567</b>	<b>-</b>

## **9. Amounts passed on to other causes**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
BMS World Mission	-	92
<b>Total passed on to other causes</b>	<b>-</b>	<b>92</b>

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

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

- Church premises at Junction Lane Ossett valued in the accounts at £595,000 based on cost
- Church manse at 215 Manor Road Ossett valued in the accounts at £150,000 based on cost

## **11. Current Liabilities**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Utilities billed but not yet paid	198	130
BigLife India	100	-
Cheques written but not cashed	-	1,120
<b>Total Current Liabilities</b>	<b>298</b>	<b>1,250</b>

## **12. Pension Scheme Liabilities**

### **13.**

The Church is a participating employer in 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 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

# **SOUTH OSSETT BAPTIST CHURCH**

Year Ended 31<sup>st</sup> December 2024

## Notes to the Accounts

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 is eligible to join the Scheme.

### **14. Related party transactions**

The Charity received grants from the Yorkshire Baptist Association, their custodian trustee. There were no other related party transactions.