

Charity Registered in England No. 259205

South Ossett Baptist Church

Trustees' Annual Report and Financial Statement

Year Ended 31st December 2025

SOUTH OSSETT BAPTIST CHURCH
Year Ended 31st December 2025

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SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

Legal and Administrative Information

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

Registered Charity Number 259205

Registered Office 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
Mr Graeme Holmes	Appointed April 2025

Bank Barclays Bank UK PLC

Independent Examiner Mr Richard Porteus

Custodian Trustee The Yorkshire Baptist Association

SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

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, Treasurer, and two other general trustees Graeme Holmes and Susan Phillips. 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 meetings 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 or our well attended weekly Bible study also held within the church building. The Church also 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 2025 was a difficult year in the life of the Church. The minister underwent medical treatment for cancer and that meant activities slowed and fellowship resources were stretched. Despite this we have maintained and sought to grow Brick church and outreach through 3/3rds groups.

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.

SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

Trustees' Annual Report

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 our overall finances. 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 £1,523 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 charity's aims.

During the year total income amounted to £42,818 (2024: £44,225 This included a grant for Brick Church of £2000) of which offerings were the main component and totalled £12,082 (2024: £14,417). Expenditure for the year totalled £40,708 (2024: £41,376) making net income for the year of £1,364 (2024: £2,850). The two main components of expenditure are staff costs and premises costs.

At the balance sheet date, the Church had total net assets of £762,215 (2024: £747,850). Uncommitted reserves freely available for Church charitable activities increased by £2,834 to £16,769 (2024: £13,935).

The Trustees consider that the minimum reserves necessary with no reliance on bank financing are 13 weeks of staff costs, that is approximately £7,400 at the year end. Reserves held at the balance sheet date would finance the Church charitable activities for 21 weeks (2024: 17 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 24th March 2026 and signed on their behalf by:

Keziah Robinson
Treasurer

SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

Trustees' Annual Report

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2025	2024
		£	£
Receipts			
Donations and legacies	2	25,840	27,739
Charitable activities	3	1,579	-
Activities for generating income	4	15,399	13,614
Other income		0	772
Amounts received for other causes	5	0	100
Total Receipts		42,818	42,225
Payments			
Ministry	6	29,439	27,614
Mission	7	2,426	2,153
Upkeep of church premises	8	7,243	10,957
Administration	9	875	567
Total Payments		39,983	41,291
Net receipts / (payments) for the year		2,834	935
Cash balance at previous year end		13,935	13,000
Cash balance at current year end		16,769	13,935

SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

Trustees' Annual Report

BRICK CHURCH FUND RECEIPTS AND PAYMENTS ACCOUNT

	Note	2025	2024
		£	£
Receipts			
Donations and other income		-	2,000
Total Receipts			
Payments			
Payments		1,470	85
Total Payments			
Net receipts / (payments) for the year		(1,470)	1,915
Cash balance at previous year end		1,915	-
Cash balance at current year end		445	1,915

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Note	2025	2024
		£	£
Assets			
Bank and other cash balances			
Barclays Bank Account		18,008	15,850
Assets Held for Church's own use	10	745,000	745,000
Total Assets		763,008	760,850
Current Liabilities			
Current Liabilities	11	793	198
Total Liabilities		793	198
Total Assets less Current Liabilities		762,215	760,652

The accounts and statement of assets and liabilities set out on the previous two pages relating to the year ending 31 December 2025 are as approved by the Trustees.

Signed:

Kezia Robinson
Treasurer

Date:

SOUTH OSSETT BAPTIST CHURCH

Year Ended 31st December 2025

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

	2025	2024
	£	£
Weekly offerings	12,082	14,417
Income tax recovered on Gifts	2,391	2,660
YBA grant	10,010	9,846
Grants and Donations	1,357	816
Total Donations and Other Income	25,840	27,739

3. Charitable Activities

	2025	2024
	£	£
Churwell Choir Concert	302	-
Café Christos 10 th anniversary	1,276	-
Total Charitable Activities	1,579	-

4. Activities for generating income

	2025	2024
	£	£
Manse Rent	8,410	6,720
Church Room Hire	6,989	6,894
Total Donations and Other Income	15,399	13,614

5. Raised for other causes

	2025	2024
	£	£
BigLife India	-	100
Total Raised for Other causes	0	100

6. Ministry

	2025	2024
	£	£
Minister's stipend	20,703	18,737
Pension contribution	2,612	2,535
Manse allowance	5,419	5,328
Other ministry costs (including training and assembly)	706	1,014
Total Ministry	29,439	27,614

SOUTH OSSETT BAPTIST CHURCH

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Notes to the Accounts

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 (2024: £nil).

7. Mission

	2025	2024
	£	£
Home Mission	1,000	1,000
BMS World Mission	450	450
Compassion UK	384	312
Big Life - To fund a school in India	150	-
Children's Ministry	190	9
Other Activities	252	382
Total Mission	2,426	2,153

8. Upkeep of church premises

	2025	2024
	£	£
Lighting and heating	1,792	1,947
Cleaning	1,483	4,608
Insurance	1,620	1,579
Repairs and maintenance	999	2,605
Water rates	405	217
Manse management	945	-
Total Upkeep of church premises	7,243	10,957

9. Administration

	2024	2023
	£	£
Printing and stationery	137	122
Telephone, internet and postage	10	90
IT software and consumables	274	133
General expenses	454	223
Total Administration	875	567

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 £595,351 based on cost
- Church manse at 215 Manor Road Ossett valued in the accounts at £150,394 based on cost

11. Current Liabilities

	2025	2024
	£	£
Utilities billed but not yet paid	-	198
BigLife India	-	100
PAYE Payable	793	-
Total Current Liabilities	793	298

12. Pensions

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 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.

13. Related party transactions

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