Stockton Baptist Church
Registered Charity No: 1147883

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

Contents

Item	Page No.
Trustees Annual Report	3
Financial review	5
Charity's Administration	7
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	13

TRUSTEES REPORT

The trustees present their report and unaudited financial statements of the charitable company for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing documents, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Trustees of the Charity

The directors of the charity are its trustees for the purposes of charity law. Details of the trustees who have served during the year and since the year end can be found on page 8.

1. Structure, Governance and Management

Stockton Baptist Church is a church established under a constitution dated 11 April 2012. It is a member of the Baptist Union of Great Britain and the Northern Baptist Association. It is a charity (number 1147883) registered with the Charity Commission. It is also a member of the Evangelical Alliance.

The Church leadership is made up of the Senior Pastor, Children & Young Families Pastor, Youth Pastor, Elders and Deacons. Elders and Deacons are Trustees, the appointments of which are nominated from the church membership and approved by the church members' meeting.

The church makes decisions by the church leadership bringing matters to the church meeting for discussion and as appropriate, acceptance, or by raising matters within a church meeting for further discussion and consideration by the church leadership.

2. Objectives and Activities

2.1 The objects of the Trust are:

a) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Stockton-on-Tees and the surrounding neighbourhood; and

b) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

2.2 Main Activities Undertaken:

To fulfil these objectives, the church provides:

- Regular public worship services
- Prayer gatherings, including a new Thursday evening prayer meeting introduced in 2025
- Discipleship groups, teaching, pastoral support
- Ministries for children, young people, and adults
- Community engagement, including hosting external groups and organisations
- Special events such as a weekend of thanksgiving

The church also encourages volunteering, service, and participation across all ministries.

2.3 Public Benefit Statement

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.

3. Achievements and Performance

2025 was at times a challenging year for the fellowship, but it was also a year in which the church experienced many encouragements and opportunities for ministry. A significant development during the year was the introduction of a Thursday evening prayer meeting. This provided a regular opportunity for members of the fellowship to gather for prayer for the church, the local community and wider needs. The Annual General Meeting provided an opportunity to review the work of the church and receive reports from its various ministries. During the year, the church also held a special weekend of thanksgiving, during which ministry leaders shared updates on the work taking place across the fellowship. The All In Team encouraged members to consider how they might contribute their time, gifts and service more fully to the life and mission of the church, while 3:20@5 provided an opportunity for members to share personal testimonies of faith and encouragement.

Leadership and participation
The trustees are grateful for the contribution of those who completed their service on the Oversight Team during the year and for those who responded to serve as new members of the team. The church also saw new people becoming involved in a range of ministries, strengthening existing teams and broadening participation in church life.

There was an increase in the number of people participating in Sunday preaching and teaching, allowing a wider range of voices and experience to contribute to the ministry of the church. The trustees were particularly encouraged by the involvement of younger members of the fellowship, who served in a variety of roles and took increasing responsibility within church life.

Volunteers
The church continues to depend significantly on the commitment of volunteers. Throughout the year, a large number of people gave generously of their time, skills and energy across worship, pastoral care, administration, practical service, children's and youth work, hospitality and other areas of ministry. The trustees record their sincere thanks to all those whose voluntary service enabled the church's activities to continue.

Community engagement and use of the church premises
The Christmas period was particularly active, with the church building hosting a significant number of bookings by external organisations and groups. This brought many people into the premises, including some who had not previously had contact with the church, and created opportunities for hospitality, conversation and the development of relationships with the wider community.

Membership
At the end of the reporting period, church membership stood at 259.

Remembering members of the fellowship
During the year the fellowship mourned the deaths of a number of church members: Jean Warr, Philip Barker, Sheila Maughan, Kath Crofts, Derek Drew, Martin James, Malcolm Searle and Cliff Fernie. The trustees record with gratitude their contribution to the life, witness and service of the church. Their faithful commitment over many years is remembered with thanksgiving.

Volunteer Contributions:
It is important to acknowledge that the work of the church is underpinned and could not operate without the selfless support and dedication of a large number of volunteers who work both seen and unseen undertaking numerous role and responsibilities throughout the life of Stockton Baptist Church. We are grateful to God for providing them and to the volunteers for answering the call to serve.

4. Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation.

Income in 2025 decreased to £331,341 from £443,709 in the previous year. £8,314 of the income was restricted.

Expenditure of £343,935 (2024: £451,658) was incurred of which £5,232 was for restricted purposes.

At 31 December 2025, the charity has total funds of £2,526,973 of which £17,747 is restricted, £33,127 is Designated. Fixed Assets are £2,405,392 and Free Reserves, which make up the balance, are £70,707.

The trustees are satisfied with the financial position of the organisation at 31 December 2025 and are confident that the strategies in place will lead to the organisation being able to fulfil its growth objectives. The Trustees expect to continue the activities of the charity in accordance with their current objectives.

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

Reserves Policy
It is currently the policy of Stockton Baptist Church is to hold three months' worth of all expenditure to allow the church to adapt to any changes in circumstance of the church. Based on the expenditure in the year this amount is £85,984. It is proposed that we will hold sufficient Free Reserves at the year end to satisfy this policy. Free Reserves at the end of the period were £70,707. This policy will be reviewed annually.

The Trustees expect to continue the activities of the charity in accordance with their current objectives.

5. Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and financial statements in accordance with applicable Charity Law and United Kingdom Generally Accepted Accounting Practice.

Charity Law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Comply with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REFERENCE AND ADMINISTATIVE DETAILS

Name: Stockton Baptist Church
Charity No: 1147883
Principal Address: The Square
Stockton-On-Tees
TS18 1TE

Trustees		
Trustee	Craig Downes	Senior Minister/Chair
Trustee	Mark Askew	Resigned May 25
ELDERS		
Trustee	Ngozi Catherine Okey	Appointed April 25
Trustee	Seyedemad Nejati	Resigned June 25
Trustee	Helen Burns	Appointed August 25
Trustee	Carol Martin	Appointed August 25
Trustee	Florence Waniwa	Resigned September 25
Trustee	John Mark Ryder	
Trustee	Steven Douglas	
Trustee	Rev Timothy Hyde	
DEACONS		
Trustee	Andrew Davies	Appointed April 25
Trustee	Adrian Korynek	
Trustee	Richard Hasthorpe	
Leadership	Lydia Gurney	Children & Young Families Pastor
Leadership	Jess Steel	Youth Pastor
HOLDING TRUSTEES		
	Stuart Cornwell	
	Ernie Hepplestone	
	Martin Greenwood	
	Baptist Union Corporation	

Bankers: Nat West Bank plc
123 High Street
Stockton-on-Tees
TS18 1AY

Independent Examiner: Martin Pearson
Inspired Accounting Ltd
61 Bridge street
Kington,
HR5 3DJ

This report has been prepared in accordance with the Charities Act 2011, applicable charity regulations, and the Charities SORP (Statement of Recommended Practice)

Approval

This report was approved by the trustees on 14/10/26

and signed on their behalf by:

A Davies

Full Name: ANDREW DAVIES

Position: Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKTON BAPTIST CHURCH

Report to the Trustees of Stockton Baptist Church on Accounts for the year ended 31 December 2025 set out on pages 3-6.

Respective responsibilities of the Charity and the Independent Examiner
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").

Basis of examiner's statement
I report in respect of my examination of the charity'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 have completed my examination. I 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:

- the 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 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.

Martin Pearson
Inspired Accounting Ltd

Date: 11th September 2026

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from						
Donations and Legacies	2	253,721	5,613	6,275	265,609	293,988
Charitable Activities	2	57,763	2,702	4,399	64,864	148,697
Other Trading Activities		-	-	-	-	1,024
Investments	2	868	-	-	868	-
Total Income		**312,353**	**8,314**	**10,674**	**331,341**	**443,709**
Expenditure on:						
Charitable activities	2	333,285	5,232	5,418	343,935	450,326
Other		-	-	-	-	1,332
Total Resources Expended		**333,285**	**5,232**	**5,418**	**343,935**	**451,658**
Net movement in funds		**(20,933)**	**3,082**	**5,256**	**(12,594)**	**(7,949)**
Transfers		**21,801**	**-**	**(21,801)**	**-**	**-**
Total Funds brought forward		2,475,230	14,665	49,672	2,539,567	2,547,516
Total funds carried forward		**2,476,099**	**17,747**	**33,127**	**2,526,973**	**2,539,567**

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 Funds £	2024 Funds £
Fixed Assets:	3		
Land and buildings		2,405,392	2,405,392
Total Fixed Assets:		2,405,392	2,405,392
Current Assets			
Debtors/Prepayments	4	8,873	0
Cash at Bank and In Hand	5	117,459	138,630
Held in BU Trust		0	7,600
		126,332	146,230
Liabilities			
Creditors: Amounts falling due within one year	**6**	(4,750)	(12,055)
Net Current Assets		121,581	134,175
Total Net Assets		2,526,973	2,539,567
The Funds of the Charity:			
Restricted income funds	7	17,747	14,666
Designated funds	7	33,127	49,672
Unrestricted General funds		2,476,099	2,475,229
TOTAL CHARITY FUNDS		2,526,973	2,539,567

For the year ending 31 December 2025, the charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 nor have the members required the charity to obtain an audit.

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 financial statements were approved and authorised for issue by the Oversight on

14/10/26

Signed on behalf of the Board of Trustees:

A Davies

Full Name: ANDREW DAVIES
Position: Trustee

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS102.

Stockton Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Fund Accounting

Restricted Funds comprise revenue donations or grants for a specific activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the general purposes.

Designated funds are general funds set aside for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted, and the will move any surplus to other general funds.

Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.
-

Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Capital Grants are released over the economic useful life of the asset to which they relate.

Resources Expended

Resources expended have been analysed using a natural classification. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Taxation
The charity is exempt from corporation tax on its charitable activities.

2. INCOME & EXPENDITURE

Income and Expenditure Analysis 2025

Income from:	Unrestricted Funds 2025	Restricted Funds 2025	Designated Funds 2025	Total 2025
Donations and Legacies				
Gifts and Donations	252,721	5,613	6,275	264,609
Legacy	1,000	-	-	1,000
	253,721	5,613	6,275	265,609
Charitable Activities				
Tax Reclaims	41,005	-	-	41,005
Miscellaneous Income	(7,430)	2,702	4,399	(329)
Use of Building	24,188		-	24,188
	57,763	2,702	4,399	64,864
Investment Income				
Bank Interest Earned	868	-	-	868
	868	-	-	868
Total Incoming Resources	**312,353**	**8,314**	**10,674**	**331,341**
Resources Expended:				
Cost of Charitable Activities				
Ministry	11,710	3,129	4,910	19,749
Ministry Team	4,301	-	-	4,301
Mission	8,439	2,091	132	10,663
Building (Operational Costs)	113,929	12	375	114,316
Salaries	193,597	-	-	193,597
Bank Charges	1,309	-	-	1,309
Depreciation	-	-	-	-
Total Resources Expended	**333,285**	**5,232**	**5,418**	**343,935**

Support Costs

	Charitable Activity	Governance Activity	Total Cost
	£	£	£
Administration	4,455	6,464	10,919
Building Costs	98,725	-	98,725
Ministry Team	2,515	1,247	3,762
Mission	439	-	439
Housing	4,385	-	4,385
Total	**110,519**	**7,711**	**118,231**

3. FIXED ASSETS

	Land and Buildings	Total
Cost	£	£
At 1 January 2025	2,405,392	2,405,392
Additions	-	-
Disposals	-	-
At 31 December 2025	2,405,392	2,405,392
Depreciation		
At 1 January 2025	-	-
Charge this period	-	-
At 31 December 2025	-	-
Net Book Value		
At 31 December 2025	2,405,392	2,405,392

4. DEBTORS

	Unrestricted Funds	Restricted Funds	2025 Total
	£	£	£
Other Debtors	8,873	-	8,873
	8,873	**-**	**8,873**

5. BANK AND CASH IN HAND

	2025
NatWest Current	56,486
NatWest Reserve	60,973
Total	117,459

6. CREDITORS (AMOUNTS DUE IN ONE YEAR)

	Unrestricted Funds	Restricted Funds	2025 Total
	£	£	£
Trade Creditors/Accruals	4,750	-	4,750
	4,750	**-**	**4,750**

7. FUNDS

Restricted Funds	Balance B/f 01/01/2025 £	Income £	Expenditure £	Transfers £	Funds C/f 31/12/2025 £
Andrew & Helen Symmonds	-	480	-	-	480
Bibles	-	643	-	-	643
Building Fund	-	1,525	-	-	1,525
CAP	2,525	5	766	-	1,764
Fellowship fund	854	1,477	139	-	2,192
Funeral Collections	-	794	-	-	794
Gifts	-	2,311	2,091	-	220
Overseas Mission	2,865	-	-	-	2,865
RAS	8,270	875	2,235	-	6,910
Spurgeon's Childcare	151	204	-	-	355
Total Restricted Funds	**14,665**	**8,314**	**5,232**	**-**	**17,747**

Designated Funds	Balance B/f 01/01/2025 £	Income £	Expenditure £	Transfers £	Funds C/f 31/12/2025 £
Children's Work	2,618	2,763	2,529	-	2,852
Community Garden	1,608	-	132	-	1,476
Event Income	983	60	375	-	668
Ministry & Mission Work	42,784	5,261	-	(21,801)	26,244
Tab Toddlers	1,679	356	147	-	1,888
Youth Work	-	2,234	2,234	-	-
Total Designated Funds	**49,672**	**10,674**	**5,418**	**(21,801)**	**33,127**

Name of fund	Description, nature and purposes of the fund
Andrew & Helen Symmonds	Gifts made to the work of MAF Missionaries
Bibles	Gifts made for the purchase of bibles as gifts
Building Fund	Gifts made to support major works required on the church and associated buildings.
CAP	Grants received for activities relating to the Christians Against Poverty (CAP) ministry
Fellowship Fund	Donations towards those in the church suffering hardship
Funeral collections	Amounts collected at funerals
Gifts	Donations towards specific gifts made to members of the congregation
Overseas Mission	Donations towards a medical clinic in Uganda
RAS	Grants and gifts received for activities among asylum seekers
Spurgeon's Childcare	Christmas collection for the work of Spurgeons Childcare
Children's work	Donations towards the church's work among children
Community Garden	Grants and gifts received for the work and development of a community garden.
Event Income	Amounts collected for non-profit making ticket sales from events
Ministry and Mission Work	Donations towards the church's work and ministries & mission
Tab Toddlers	Donations towards the church's work among young children
Youth Work	Amounts received towards the church's youth work

8. STAFF COSTS

	Unrestricted £	Restricted £	Total 2025 £
Gross Salaries and NI	193,597	-	193,597
			-
	193,597	**-**	**193,597**

	2025
Number of employees	10