# Sutcliff Baptist Church, Olney

**Registered Charity Number: 1151773**



# Annual Report and Accounts

**For the year ended 31st December 2025**

**Sutcliff Baptist Church, Market Place, Olney, Bucks, MK46 4EA**

**www.olneybaptist.org.uk**

# Sutcliff Baptist Church, Olney

## Trustees' Annual Report and Financial Statements 2025

### Mission Statement

We are a Baptist Church family that loves God and reaches out to the world, to make effective disciples for Jesus Christ.

### Statutory Information

| | |
|---|---|
| Charity Name: | Sutcliff Baptist Church, Olney |
| Registered Address: | Market Place, Olney, Bucks, MK46 4EA |
| Charity Registration Number: | 1151773 |
| Property Trustees: | The Baptist Union Corporation Ltd.<br>Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT |
| Charity Trustees: | Rev. Stuart Macdonald (Minister) |
| | Mrs. Sue Griffiths (Secretary) |
| | Mr. James Wharpshire (Treasurer) |
| | Mr. Jonathan Billingsley |
| | Mr. Michael Hailes |
| | Mrs. Angela Richardson |
| | Ms. Carrie Walker |
| Bankers: | Barclays Bank<br>Leicester, LE87 2BB |
| Independent Examiner: | Mr. David Greaves<br>19, Elmlea Drive, Olney, MK46 5HU |
| No. of Paid Employees: | 2 (Minister and Cleaner) |

# The Trustees present their
# Annual Report and Financial Statements for 2025

## Charitable Object

The charity is an unincorporated body and is governed by its Constitution which was originally agreed and dated 28th November 2012, which states that "The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom, and/or other parts of the world".

Following the AGM in March 2022 the Trustees and Membership undertook a review of the voting process. This led to a small amendment to the Constitution which was approved by Members in November 2022. A further change to the Constitution, concerning the length of term Trustees should stand for, was agreed and adopted by Trustees and Membership at a Special Church Meeting held on the 25th January 2023.

The Church occupies premises which are held by the Baptist Union Corporation Ltd., on Trusts which are entirely compatible with the above object.

## Organisational Structure and Decision Making Processes

Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist church. The church applies an open Baptismal qualification for Church Membership, so that persons seeking membership who have not been baptised in the manner described in the Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith. Church Membership is open to those who:

- Accept the Beliefs of the Church.
- Meet the Church's qualification on Baptism.
- Commit themselves to serving Christ within the Church and beyond.
- Abide by the decisions of the Church Members' Meeting.
- Acknowledge their responsibilities as Church Members.
- Have their membership application accepted by the Church Members' Meeting.

In accordance with the Constitution, the members appoint Elders and Deacons, who together with the Minister, Church Secretary and Treasurer (who are also appointed by members), are collectively known as the Leadership Team and are the Charity Trustees. The Leadership Team, as appointed 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.

Church Members' Meetings are held at regular intervals on not less than six occasions in any calendar year and are an opportunity to consider and review routine matters associated with the life of the Church including issues related to church membership, the appointment of the Charity Trustees, the approval of the budget, with opportunities for considering proposals from the Charity Trustees or other Church Members for the development of the Church and the advancement of its Purpose through its Activities. One Ordinary Church Members' Meeting each year includes the Annual Church Members' Meeting for the Church Members to receive annual accounts and reports, to appoint Auditors or Independent Examiners, and to consider proposals for the strategy and vision of the church in the coming year, with other appropriate matters.

## Objectives and Activities

In fulfilling the Purpose of the Church as set out above, it engages in a range of Activities either on its own or with others that will vary from time to time, with Activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the Union's Declaration of Principle.
- The Communion of the Lord's Supper which shall normally be observed at least once a month.
- Evangelism and mission, locally, regionally, nationally and internationally.
- The teaching, encouragement, welcome and inclusion of young people.
- Nurture and growth of Christian disciples.
- Education and training for Christian and community service.
- Giving and encouraging pastoral care.
- Supporting and encouraging charitable social action in the United Kingdom and abroad.
- Encouraging relationships with and supporting Baptists and other Christians.

Notwithstanding the appointment of persons to accept responsibility for any of the Activities all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children, young people or adults at risk are appropriately trained (in line with Baptist Union guidance) and vetted with regards to the Disclosure and Barring Service (DBS).

When planning our activities for the year the trustees have considered the Charity Commission guidance on public benefit and in particular specific guidance on charities for the advancement of religion and are satisfied that the activities outlined clearly demonstrate that the charity is providing benefit to the public.

## Church Attendance

As at 31st December 2025 the Church Membership totalled 90, an increase of 2 over the previous year. Sunday morning and evening services are attended by approximately 70 and 28 people respectively.

## Achievements and Performance
## Review for the Year

During 2025 the church has been reflecting both at a leadership level as well as within the wider fellowship how we can identify new opportunities for outreach as well as developing some of the things we are already doing. This has been seen in discussions held during church meetings throughout the year and with group co-ordinators which have proved fruitful and have been of help and encouragement to the leadership.

As part of this we have sought to build on, and improve where we can, the services and events we run during the big moments of the church calendar such as Easter and Christmas. As a result we

have seen more people come through the doors of the church at these times especially at Christmas. We are, however, still facing the challenge of how we can see people move into the life of the church through these activities.

During this past year we have seen a number of new faces starting to worship with us. This year has also seen requests for membership which has been an encouragement although the church has lost some church members through ill health and old age. Another trend which is becoming more noticeable is the added responsibilities that some are facing in caring for either elderly / sick relatives or young grandchildren and how to balance this with their involvement in church activities. This has made maintaining some of our activities a challenge which so far we have managed to keep going through the hard work of some dedicated individuals.

The fellowship life of the church continues to remain strong. From members quietly supporting others sometimes using their professional skills, to acts of thoughtful kindness to those facing various life challenges. It has also been encouraging to see the evening service increasing slightly in numbers and now regularly hovering around 28 attendees.

The fellowship house groups remain strong and vibrant and are a source of support and encouragement to many. We continue to have approximately 50 people meeting in five different groups across the week. The main activities of the church have continued through Cameo, the Craft and Art Groups, First Steps, Friday Fun, Men's Breakfast and Saturday morning coffee. In addition, a new running group was formed to take part in local Park Run events both as fellowship for the group and gentle outreach to the other runners.

Stuart continued to undertake the vast majority of the preaching at the Sunday services. This was supplemented by preaching from others when Stuart was on holiday and we hosted one visiting preacher.

**Church Activity Annual Reports**
These reports, by the two Church Officers (Secretary and Treasurer), our Minister and all leaders of organisations / groups / committees etc. that have operated throughout the year have been produced for circulation to members as an electronic booklet and as a paper copy where requested. This document was presented to the membership at the AGM in March 2026 for adoption by them.  A copy is available on request.

**Main Church Activities**
Church Members were able to meet for our usual pattern of six Members' meetings including the March AGM. The Church Trustees were also able to meet throughout the year.

Our activities throughout 2025 included:
Sunday services:

- A morning and evening service every week.
- An act of communion held on the 1st Sunday evening and 3rd Sunday morning of each month.
- An all-age, family service held on the 1st Sunday of each month.
- Our morning service is followed by a time of fellowship and refreshments.
- During most Sunday morning services we provide a creche, our Sunday Club group for primary school aged children and our GIGG group for secondary school aged young people.

Regular outreach activities during the week:

- Five Home Groups providing fellowship and bible study within small groups.
- An art group for adults.
- CAMEO, a social group aimed at older people.
- A craft group for adults.
- First Steps, a baby and toddler group.

- Friday Fun, a term-time, weekly after-school club for younger families.
- A Men's Breakfast group for informal fellowship.
- Running group.
- Saturday coffee morning for local people which also helped to raise money for several local charities.

Annual events aimed at young people:

- Christmas Cracked held in December and Easter Cracked held in March/April where children from the local middle school learn about the appropriate historical event in the life of Jesus Christ.
- A week-long Holiday Bible Club for children aged 5-12, held in August. This is organised and run jointly by the four churches in Olney.
- Lifepath, held in May where local schools bring children to learn about the life of John Newton or John Bunyan. This event is run in conjunction with several other churches and is organised by Scripture Union in collaboration with MK Bridgebuilder Trust and Impact Bedford.

Other notable events aimed at our local community:

- Carols by Lamplight, a Christmas carol event, open to all which is held on Christmas Eve at the local Infant Academy.
- Dickens of a Christmas, an annual event organised by the town in early December. We support the event by opening our church to provide craft activities for children, nativity themed dressing up, communal carol singing as well as providing somewhere warm and quiet to relax, free refreshments and the use of our toilets.
- Milton Keynes Food Bank for which we are a local collection centre.
- Olney-Newton Link, a charitable organisation based in Olney that provides financial and other help to individuals and the town of Newton in Sierra Leone.
- Outdoor Nativity, repeated after the successes for the previous three years, which sees a small group of adults from the local churches together with a real donkey and sheep, retell the Christmas story of The Nativity. The event is held in a local public space providing the performance across different outdoor settings ending with refreshments.
- The Blythswood Shoebox Appeal helps provide a Christmas gift for children across Europe who may not otherwise receive a Christmas present. In addition to participating ourselves we also publicise this across the town and act as a local collection point.

**Financial Review**

The Church has only one main source of income, namely from the personal giving of the membership and congregation. This being through the cash and credit card offerings made at our Sunday Services, a weekly envelope scheme and by standing order. We were also blessed with a couple of substantial gifts kindly left to us by members that remembered us in their legacies.

Additional income is derived from the General Public through appeals and regular events, such as a fortnightly Coffee Morning, and the hiring of rooms in the church's premises.

This income is separately directed to the Church's General Fund and to our Fellowship Fund (for those suffering difficulties amongst the church family).

**Special Appeals**

In addition to our regular giving to the Baptist Missionary Society (for overseas mission) and Home Mission Fund (for UK mission), we also gave to 13 other mission organisations.

**Income and Expenditure**

The attached Financial Statement (below), prepared by the Church Treasurer, for the year ended 31st December 2025, along with the independent examiner's report, form part of this report.

**Reserves**
The Trustees are satisfied that they have sufficient reserves at the end of the financial year, together with anticipated ongoing income, to enable the Church to function effectively in the coming year.

**Safeguarding**
The Church and Trustees continue to take Safeguarding seriously and we ensured that all of our activities were operated according to our Safeguarding Policy.

**The Future**
We thank God for his love and support throughout the year providing a full and wonderful church life and allowing us to serve our fellowship and the community that we are part of. We also thank our minister, our leadership team and the many people in our Church who give much of their time in Church related service.

We are grateful for the ongoing financial resources that help support our church, the services and activities we offer.

Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney:



James Wharpshire
Church Treasurer
1st September 2026

## SUTCLIFF BAPTIST CHURCH, OLNEY

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2025

## GENERAL RECEIPTS AND PAYMENTS ACCOUNT

| Receipts | Note | 2025 | 2024 |
|---|---|---|---|
| Regular Offerings | | 70,515 | 77,292 |
| Donations and other income | 2 | 75,153 | 3,248 |
| Income tax recovered on gifts | | 17,947 | 17,794 |
| Investment Income | 3 | 2,727 | 1,328 |
| Rent and contributions for use of premises | 4 | 5,895 | 6,965 |
| Raised for other causes | 5 | 1,430 | 1,407 |
| | | **£173,667** | **£108,033** |
| **Payments** | | | |
| Ministry | 7 | 37,596 | 35,426 |
| Mission | 8 | 25,966 | 28,355 |
| Upkeep of church premises | 9 | 38,835 | 27,106 |
| Administration | 10 | 5,139 | 5,815 |
| | | **£107,537** | **£96,703** |
| **Surplus for the year** | | £66,130 | £11,330 |
| **Plus Transfer from Sunday Club Fund** | | £210 | £882 |
| **Balance brought forward** | | £52,492 | £40,280 |
| **Balance carried forward** | | **£118,832** | **£52,492** |

## RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

| | Balance 01-Jan-25 | Receipts 2025 | Payments 2025 | Balance 31-Dec-25 |
|---|---|---|---|---|
| **Fellowship Fund** | 7,474 | 1,534 | 2,100 | 6,909 |
| **Sunday Club** | 680 | 9 | 210 | 479 |
| **CAMEO** | 1,057 | 2,099 | 2,370 | 787 |
| **First Steps** | 132 | 275 | 322 | 85 |
| | **£9,344** | **£3,917** | **£5,001** | **£8,260** |

| | Balance 01-Jan-24 | Receipts 2024 | Payments 2024 | Balance 31-Dec-24 |
|---|---|---|---|---|
| **Fellowship Fund** | 9,781 | 1,793 | 4,100 | 7,474 |
| **Sunday Club** | 1,543 | 19 | 882 | 680 |
| **CAMEO** | 820 | 2,065 | 1,828 | 1,057 |
| **First Steps** | 56 | 260 | 184 | 132 |
| | **£12,201** | **£4,137** | **£6,994** | **£9,344** |

## SUTCLIFF BAPTIST CHURCH, OLNEY

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2025

## STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2025

| | Note | 2025 | 2024 |
|---|---|---|---|
| **ASSETS** | | | |
| Bank and other cash balances | | **£127,092** | **£61,835** |
| **REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS** | | | |
| General Fund | | 118,832 | 52,492 |
| Restricted Funds | | 8,260 | 9,344 |
| | | **£127,092** | **£61,835** |
| Non monetary assets | 11 | **£3,490,743** | **£3,369,800** |

## NOTES TO THE ACCOUNTS
**(Notes 2 to 10 refer solely to the General Fund)**

### 1. Basis of accounts
These accounts have been prepared on a receipts and payments basis and accord with Section 133 Charities Act 2011

### 2. Donations and other income

| | 2025 | 2024 |
|---|---|---|
| Cash Offerings | 3,358 | 1,919 |
| Credit Card Donations | 240 | 87 |
| Sundry Gifts, Legacies and Receipts | 71,555 | 1,242 |
| | **£75,153** | **£3,248** |

### 3. Investment Income

| | 2025 | 2024 |
|---|---|---|
| General Fund – Interest on Deposit Account | 2,727 | 1,328 |
| | **£2,727** | **£1,328** |

### 4. Rent & contributions for use of premises

| | 2025 | 2024 |
|---|---|---|
| Room bookings | 5,895 | 6,965 |
| | **£5,895** | **£6,965** |

## NOTES TO THE ACCOUNTS (continued)

### 5. Other Causes

| | 2025 Receipts | 2025 Payments | 2024 Receipts | 2024 Payments |
|---|---|---|---|---|
| Coffee Mornings | 1,342 | 1,342 | 1,303 | 1,303 |
| Ukraine Aid | 88 | 88 | 103 | 103 |
| | **£1,430** | **£1,430** | **£1,407** | **£1,407** |

### 6. Church Events

| | 2025 Receipts | 2025 Payments | 2024 Receipts | 2024 Payments |
|---|---|---|---|---|
| Holiday Bible Club | 1,223 | 1,452 | 1,591 | 1,920 |
| Super Saturday | 0 | 0 | 244 | 927 |
| Men's Breakfast | 472 | 509 | 281 | 257 |
| Christmas/Easter/Harvest | - | 1,437 | - | 516 |
| CAMEO | 33 | 33 | 49 | 49 |
| Outdoor Nativity | - | 26 | - | 180 |
| Mothering Sunday | - | 107 | - | 50 |
| Friday Fun | 893 | 1,138 | 744 | 1,468 |
| Hope Explored | - | 0 | - | 145 |
| First Steps / Sunday Club / GIGG | - | 26 | - | 135 |
| Ladies Fellowship | - | 210 | - | 0 |
| | **£2,622** | **£4,939** | **£2,909** | **£5,648** |
| Net Difference | | **(£2,316)** | | **(£2,739)** |

### 7. Ministry

| | 2025 | 2024 |
|---|---|---|
| Minister's Stipend | 32,580 | 31,500 |
| Pension Contributions | 4,018 | 3,146 |
| Employer's National Insurance | - | - |
| Travel/Removal Expenses | 0 | 0 |
| Book Allowance | 307 | 0 |
| Manse Light & Heat | 539 | 556 |
| Visiting Speakers | 100 | 89 |
| Sundry Gifts | 52 | 135 |
| | **£37,596** | **£35,426** |

## NOTES TO THE ACCOUNTS (continued)

### 8. Mission

| | 2025 | 2024 |
|---|---|---|
| Baptist World Mission | 7,410 | 7,930 |
| Baptist Home Mission | 7,410 | 7,930 |
| Milton Keynes Bridgebuilder Trust | 2,600 | 2,600 |
| Scripture Union | 600 | 600 |
| TearFund | 600 | 600 |
| Mission Aviation Fellowship | 600 | 600 |
| Barnabas Fund | 0 | 600 |
| Mission India | 600 | 0 |
| Advantage Africa | 300 | 300 |
| Mercy Ships | 300 | 900 |
| Good News for Everyone (formerly Gideons UK) | 300 | 300 |
| World Vision | 300 | 300 |
| Cry in the Dark | 300 | 300 |
| FEBA Radio | 300 | 300 |
| Langham Partnership | 300 | 300 |
| Sovereign World Trust | 300 | 300 |
| Olney Newton Link | 0 | 350 |
| Other Causes (see Note 5) | 1430 | 1407 |
| Church Events (see Note 6) | 2316 | 2739 |
| | **£25,966** | **£28,355** |

### 9. Upkeep of church premises

| | 2025 | 2024 |
|---|---|---|
| **(a) Church** | | |
| Light and Heat | 7,040 | 5,372 |
| Water | 912 | 912 |
| Repairs & Renovation | 10,845 | 9,473 |
| Insurance | 2,909 | 2,817 |
| Church Cleaner (employed) and materials | 4,731 | 4,909 |
| | £26,437 | £23,483 |
| **(b) Manse** | | |
| Water | 84 | 560 |
| General Repairs & Renovation | 10,135 | 983 |
| Insurance | 495 | 477 |
| Council Tax | 1,683 | 1,604 |
| | £12,398 | £3,623 |
| | **£38,835** | **£27,106** |

## NOTES TO THE ACCOUNTS (continued)

### 10. Administration

| | 2025 | 2024 |
|---|---|---|
| Telephone | 959 | 731 |
| Photocopier, Computer & Software | 657 | 171 |
| Coffee machines & Supplies | 882 | 1,646 |
| Training | 60 | 60 |
| Printing & Stationery | 382 | 1,071 |
| CCLI Copyright Licences | 1,051 | 1,022 |
| TV Licence | 170 | 159 |
| Subscriptions | 586 | 576 |
| Sundry Expenses | 219 | 148 |
| Website | 174 | 230 |
| | **£5,139** | **£5,815** |

### 11. Non-monetary assets
### Held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, shown at insured value, the legal title to which is held by the Church's custodian trustee, Baptist Union Corporation Ltd.

| | 2025 | 2024 |
|---|---|---|
| Sutcliff Baptist Church<br>Market Place, Olney, Bucks, MK46 4EA | 3,042,458 | 2,939,528 |
| The Manse<br>9 Wellingborough Road, Olney, Bucks, MK46 4BJ | 280,532 | 268,194 |
| The Church also owns fixtures, furniture and equipment with an insured value of: | 167,753 | 162,078 |
| | **£3,490,743** | **£3,369,800** |

The accounts and statement of assets and liabilities and its notes set out in pages 8 to 12 relating to the year ending 31st December 2025 are as approved by the trustees.



Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney

James Wharpshire
Church Treasurer
1st September 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

**Report to the trustees** SUTCLIFF BAPTIST CHURCH

**On accounts for the year ended** 31st DECEMBER 2025 **Charity no (if any)** 1151773

**Set out on pages** 1 - 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 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**

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].~~ *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below *~~) 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.

** Please delete the words in the brackets if they do not apply.*

**Signed:** D R Greaves **Date:** 17/02/2026

**Name:** DAVID ROBERT GREAVES

**Relevant professional qualification(s) or body**

| | |
|---|---|
| **(if any):** | |
| **Address:** | 19 ELMLEA DRIVE<br>OLNEY<br>BUCKS, MK46 5HU |

| **Section B** | **Disclosure** |
|---|---|
| | Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners). |
| **Give here brief details of any items that the examiner wishes to disclose.** | |