STOCKSFIELD BAPTIST CHURCH

Report & Accounts 2025

References and administrative details
Registered Address
Main Road, Stocksfield, Northumberland NE43 7DU
Charity Registration Number 1182577

Trustees
Mrs A Innes (Minister)
Mr W Clegg (Secretary)
Mr N Parker (Treasurer)
Mr T Knight (Deacon)
Mr R Shrimpton (Deacon)
Mrs F Thompson (Deacon)
Mrs S Wilby (Deacon)

Property Trustees
The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers
Lloyds Bank Whickham
Independent Examiner
Heritage Accountancy Prudhoe

The trustees present their Annual Report and financial statements for 2025.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. 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 (or Church Meeting) normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint a number of Trustees who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the members), 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.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Apart from Church Meetings, all activities of the church are open to all and not just to its members. Non-members may attend Church Meetings, but take no part in decision making.

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 education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

In order to achieve the principal objective, the church provides a variety of activities both for its membership and for 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 provision of regular public services of Christian worship. These services normally take place each Sunday at 10 am. One service each month is livestreamed and a recording made available on the church website. There are also occasional services at other times which are advertised in appropriate media and the website (stocksfieldbaptistchurch.net) and some services are held at other locations, including outdoors. There is a full children's programme during the morning services, some of which are organised for engagement by all ages rather than with separate parallel children's activities. The church seeks to be a friendly and welcoming community, and anyone is welcome to attend any of these services.

The church runs a series of housegroups and other small groups for the growth of faith and discipleship, most of them in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The church is responsible for a 'Stay and Play' Toddler Group which meets in the church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the church runs courses in parenting and other practical family skills, courses for people interested in discovering more about Christianity, and other single events in service to the community. Other weekday activities are organised for fellowship, discussion, teaching and prayer.

The church runs various events for young people. The Youth Coordinator and a group of volunteers from this and other churches provide a witness and service in assemblies and other activities in local schools. Other activities catering primarily for young people include visits to Romania at intervals of a few years to share in outreach and social work of a Christian charity, The Smiles Foundation, with which the church has connections.

An annual residential weekend is offered to church members and associates and their families, providing teaching, fellowship and recreation. In recent years this has been held in the autumn in the Cumbrian Lake District. There are occasional other social events such as shared meals, walks and picnics, and camping trips.

The church works ecumenically with other local churches in various community projects including an annual 5-day children's Holiday Club, services in care homes, and a Renew Café catering particularly for lonely and vulnerable adults.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service and has a formal safeguarding policy that is refreshed annually and revised as needed.

The church gives 10% of its income to charitable organisations as shown in the accounts, these being organisations with which the church and/or its individual members have particular connections. The church leaders have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

The church welcomes a number of outside organisations to use its premises on the basis of a contribution to utility and other costs rather than a fixed hire charge, as a further service to the community. The completion of the new accessible entrance may lead to an increase in such use of the premises.

Achievements and Performance

Numerical and financial measures alone provide only one aspect of the church's successful achievements. Much harder to measure are the progress in teaching, fellowship, mutual support, and spiritual growth of individuals and of the church as a body. The Trustees meet regularly to monitor and assess these developments, pray, and plan for their encouragement. On many quantitative and qualitative criteria 2025 is considered to have been a very positive year in the life of the church and a good foundation for further significant growth in 2026.

During 2025 there were six new members, one member resigned, and two moved away and transferred their membership to another church. On 31 December 2025 the membership stood at 52.

Average attendance at worship services has increased gradually during the year, particularly at all-age 'Connect' services, and children's work and youth work have been maintained and developed. The annual children's Holiday Club was held in July at the beginning of the school summer holidays, and many from the church contributed to a week-long interactive 'The Christmas Journey' experience for Year 2 children from several local schools, held at a local Parish Church in December. The Stay and Play Group grew steadily and is thriving as part of our service to the local community.

Several teenagers accompanied by a team of adults undertook a Smiles Foundation visit to Romania in the October school half-term week following a range of fundraising initiatives to cover the cost of the trip. The church also organised a collection of Christmas shoebox gifts for eastern European countries including Romania and Ukraine.

A major project in 2025 was the construction of a new accessible entrance giving step-free access to all ground-floor areas of the church building. This caused only minor disruption to regular church activities and has resulted in improvements to the fabric hailed by church members, and by both regular and occasional visitors. The building work began in the summer and was essentially completed before the end of the year. Financial aspects are addressed in the next section below. Church members and associates have been discussing the new opportunities offered by the improved facilities, which have generated much excitement about future prospects.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Significant funds were raised internally for the New Accessible Entrance Project, beginning with pledges made in September 2024, and a substantial number of external grants provided further funding. The project was completed during 2025 with over 99% of the costs covered by donations, fundraising and grants. This also included the refurbishment of the coffee lounge (Angus Room) and corridors.

The most significant expenditure other than the building project relates to the stipend and related expenses of Rev Aileen Innes as Minister of the Church, to lead and coordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Ministry expense also includes the part-time employment of Tim Knight (Youth Coordinator), who leads youth work and outreach into schools.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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 financial expenditure but nevertheless contribute substantially to the achievement of the church's objectives.

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

The Trustees recognise that giving is currently below levels required to fund ongoing ministry fully, but reserves more than cover any projected shortfall and this will be kept under review to ensure continued financial viability.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme. 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.

Reserves Policy

The reserves policy of Stocksfield Baptist Church is to hold three months of all budgeted expenditure plus a further three months of staff costs to allow the church to adapt to any changes in the income or expenditure of the church.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £30,000 to £35,000. As of 31 December 2025, the church held total reserves of £73,968 of which zero were restricted and zero designated. Reserves that were neither restricted nor designated amounted to £73,968.

STOCKSFIELD BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025
GENERAL RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts			
Offerings		57262	59603
Donations and other income	2	6689	10704
Income tax recovered on gifts		13644	7432
Investment Income	3	3362	3045
Rents and contributions for use of premises		14161	12176
Raised for other causes	4	0	0
Total Receipts		**95118**	**92960**
Payments			
Ministry	5	(63,089)	(48,757)
Mission	6	(15,403)	(16,296)
Upkeep of church premises	7	(15,108)	(20,142)
Administration	8	(4,172)	(8,408)
Amounts passed on to other causes		0	0
Total Payments		**(97,772)**	**(93,603)**
Net receipts / (payments) for the year		(2,654)	(643)
Transfers to / (from) general fund		**-150**	**0**
Cash balance at previous year end		**72759**	**73402**
Cash balance at current year end		**69955**	**72759**

PROPERTY FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts			
Offerings		128657	64075
Income Tax Recovered on Gifts		21859	897
Total Receipts		150516	64972
Payments			
Repairs			(2,880)
Improvements		(213,017)	(18,805)
Total Payments		**(213,017)**	**(21,685)**
Net receipts / (payments) for the year		**(62,501)**	**43,287**
Transfers to / (from) general fund		**0**	**0**
Cash balance at previous year end		**60871**	**17584**
Cash balance at current year end		**-1630**	**60871**

ROMANIA FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024

Receipts		
Donations	13112	4618
Total Receipts	13112	4618
Payments		
Expenses	(14,781)	(704)
Total Payments	**(14,781)**	**(704)**
Net receipts / (payments) for the year	**(1,669)**	**3,914**
Transfers to / (from) general fund	**0**	**0**
Cash balance at previous year end	**7312**	**3398**
Cash balance at current year end	**5643**	**7312**

FAMILY FUND RECEIPTS & PAYMENTS ACCOUNT

	Note	2025	2024
Receipts			
Donations		200	0
Total Receipts		200	0
Payments			
Contributions		(540)	(525)
Total Payments		**(540)**	**(525)**
Net receipts / (payments) for the year		**(340)**	**(525)**
Transfers to / (from) general fund		**150**	**0**
Cash balance at previous year end		**190**	**715**
Cash balance at current year end		**0**	**190**

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

	Note	2025	2024
Assets			
Bank and other cash balances			
Petty Cash		0	0
Loyds Bank Current Account		6147	3492
Loyds Bank Deposit Account		17823	85127
Other monetary assets			
Debtors		0	0
Loans made		0	0
Gift aid claimed but not received		9432	16867
Investment Assets	9	50000	52514
Assets Held for Church's own use	10	2761427	2669270
Total Assets		**2844828**	**2827270**
Liabilities			
Current Liabilities	11	(7,689)	(2,387)

Long Term Loans	12	0	0
Pension Scheme Liability	13	0	(36)
Other Liabilities	14	0	0
Total Liabilities		**(7,689)**	**(2,423)**

The accounts and statement of assets and liabilities set out on pages (1 & 3) relating to the year ending 31st December 2025 are as approved by the Deacons.

Signed:

Bill Clegg - Secretary

Neill Parker - Treasurer

Date: 1st March 2026

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011

2. Donations and other income

	2025	**2024**
Donations	52	2070
Legacies	0	0
Memorial gifts	0	0
Mission Activities:		
Church Weekend	5313	4614
Stay & Play Group	915	1661
Youth Work	0	1020
Other income	409	1339
Total Donations and Other Income	**6689**	**10704**

3. Investment Income

	2025	**2024**
Bank Interest	3362	3045
Trust Income	0	0
Other Investment Income	0	0
Total Investment Income	**3362**	**3045**

4. Raised for other causes

Earthquake Appeal	0	0

Minerva	0	0
	0	0
Total Raised for other causes	**0**	**0**

5. Ministry

	2025	**2024**
Minister's stipend	(45,133)	(34,875)
Pension contribution	(4,516)	(3,474)
Pension deficit fund	0	(10)
National insurance	0	0
Travel and general expenses	(3,140)	(2,628)
Manse costs	(10,200)	(7,470)
Other Ministry	(100)	(300)
Total Ministry	**(63,089)**	**(48,757)**

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 a manse allowance. Also includes the Youth Coordinator who receives remuneration and other benefits in respect of his services as Youth Coordination.

6. Mission

	2025	**2024**
Home Mission	(4,200)	(4,200)
BMS World Mission	(2,500)	(2,500)
Peoples Kitchen	0	0
Northumberland Foodbank	(300)	(300)
Open Doors	(500)	(500)
SMILES	(500)	(500)
Church Weekend	(4,702)	(4,597)
Accoustic Café	0	(400)
Mum's & Toddler's group	(226)	(281)
Renew Wellbeing Oasis	(600)	0
Sunday School & Youth Work	(883)	(2,233)
Holiday Club	(24)	(26)
Other Mission Giving	(968)	(759)
Total Mission	**(15,403)**	**(16,296)**

7. Upkeep of church premises

	2025	**2024**
Utilities	(6,294)	(7,414)
Cleaning	(3,850)	(3,617)
Insurance	(2,782)	(2,698)
Repairs & Maintenance	(2,182)	(6,413)
Other Premises	0	0
Total Upkeep of church premises	**(15,108)**	**(20,142)**

8. Administration

	2025	2024
Telephone and internet	(91)	(1,118)
Advertising and website	(323)	(358)
Subscriptions and copyright license	(1,194)	(540)
Equipment	0	(748)
Audit	(420)	(390)
PA systems	(125)	(3,699)
Other administration	(2,019)	(1,555)
Total Administration	**(4,172)**	**(8,408)**

9. Investment Assets

	2025	2024
Stocks and Shares	0	0
Corporate bonds	0	0
Gilts	0	0
Investment property	0	0
Other investment assets	50000	52514
Total Investment Assets	**50000**	**52513.7**

10. Assets Held for the Church's own use

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

- Church building at Main Road, Stocksfield, Northumberland valued in the accounts at £2451999 based on insured value

- Church manse at 22 Birkdene, Stocksfield, Northumberland valued in the accounts at £184484 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £124944 based on insured value

11. Current Liabilities

	2025	2024
Architects Management Fees	(950)	0
Ryton Construction Retention	(4,807)	0
HMRC Tax	(1,932)	(1,817)
Utilities	0	0
Insurance	0	0
Gas Servicing	0	(570)
Ministers Expenses	0	0
Cheques written but not cashed	0	0
Other current liabilities	0	0
Total Current Liabilities	**(7,689)**	**(2,387)**

12. Long-Term Liabilities

	2025	2024
Baptist Building Fund Loan	0	0
Baptist Union Loan Fund Loan	0	0
Loans from Church Member's	0	0

Other	0	0
Total Long-Term Liabilities	**0**	**0**

13. Pension Scheme Liabilities

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 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 was immaterial at the beginning of the financial year and was fully extinguished once buy-out was completed by Just Group in October 2024.

14. Other Liabilities (if applicable): none

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: Stocksfield Baptist Church

On accounts for the year ended: 31st December 2025

Charity no (if any): 1182577

Set out on pages: 1 – 10 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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: [signature] **Date:** 22/10/2026

Name: LORNA COPPLE

Relevant professional qualification(s) or body: ACCA

(if any):	Heritage Accountancy LTD
Address:	76 Front Street
	Prudhoe
	NE42 5PU

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.	