Stoke Ash Baptist Church CIO

Charity No. 1192114

End of Year Report and Financial statements.

For the period

01.04.2025 – 31.03.2026

Contents

3. Legal and Administrative Information

4. Trustees Annual Report

6. Independent Examiner's Report

7. Receipts & payments accounts CC16a

Address:	Stoke Ash Baptist Church CIO Chapel Lane Stoke Ash Eye IP23 7EU Suffolk
Trustees:	Gordon Leggett (Elder) Jonathan Steed (Independent) Robert Cooper (Deacon) Paul Warren (Deacon)
Bankers:	Santander, 1-3 Carr St, Ipswich IP4 1DS
Independent Examiner	John Whayman

Trustees' Annual Report

The trustees of Stoke Ash Baptist Church present their annual report and financial statements for the period ending 31st March 2026.

Governance and Management

Stoke Ash Baptist Church was formed in 1805 and was governed by 'Articles of Faith and Church rules' as set out in the churches handbook revised in February 2015 and updated in February 2025. The Church registered as a CIO on 2nd November 2020 and is governed by the constitution document of 9th October 2020.
Previously the Church operated as an excepted Charity under the umbrella of Grace Baptist Association.

The Church is a member of Grace Baptist Association and also affiliated to F.I.E.C.

The trustees are formed from the Elders and deacons of the church, all which have served during this period alongside an independent who was a retired elder of the church. The trustees are responsible for the control and management of the Church and are appointed by the members of the church.

Objectives and Aims

The purpose of the Church is the advancement of the Christian Faith in accordance with the Basis of Faith, Doctrinal Distinctives and Ethical Statements, primarily, but not exclusively within Stoke Ash, Suffolk and the surrounding neighbourhood; and such charitable purposes, as shall in the opinion of the charity trustees facilitate the work of the Fellowship, provided that such purposes must be carried out in the manner consistent with the Basis of Faith, Doctrinal Distinctives and Ethical Statements.

Activities and Achievements

The trustees have given due regard to the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.
During the year the Church has continued to carry out the various activities in order to promote the Gospel in the local area.
The church has invited a pastor for full time work in the church and we hope that the charity that he is working for will release him from his current duties by the end of 2026. In the meantime he is ministering one Sunday per month at Stoke Ash Baptist CIO.
On occasions the Church used the online facility of zoom to keep in contact with the members of the congregation and to stream gospel ministry.
We have continued with morning service and the Tuesday evening Prayer and Bible study.
We have continued our joint effort with our local Stoke Ash & Thwaite Parish Council providing a monthly meal held on the 4th Wednesday of each month

for the over 65's in the Churches Youth Hall. Due to the age of attendee's attendance fluctuates between 25 to 39, with people from the surrounding villages. For those who do not have transport we provide a taxi service to and from the hall.
The Church is involved in supporting worldwide Christian Mission through Grace Baptist Mission, Asia Link, Cogwheel Trust, Fisherman's Mission, Living Hope Ministries, Caring for Life and SIM. These are all Missions that we have regular contact with though the membership of the church due to their alignment with our beliefs and charitable objectives and are all UK based.

Finances

The principal source of funds for the church comes from the free will offerings of the attendees.
We are grateful for all the financial support of the fellowship and we see once again how God uses His people to provide for the needs of the Church.
At a meeting of Trustees on June 14th a resolution was passed that any legacy's left to the charity should be invested and the yearly proceeds paid into the general fund for church use.
In the event of any critical need within the administration of Stoke Ash Baptist Church CIO, due to downturn in revenue to administer the charity, then, on the 100% agreement of all trustees, the investment may be sold to release funds for the charity. The reason to take this measure was that the previous generation before the current trustees were very careful in how they handled church finances and their own monies and we do this to honour them and God our Heavenly Father in whom we serve as church officers.

Reserves Policy

Our policy is to build and maintain a margin of funds to cover about 3 months of expenditure.

Risk Management

The trustees have reviewed the major risks to which the CIO is exposed to. Child and Vulnerable Adult Safeguarding Policy is the latest provided by Grace Baptist Trust Corporation with update briefings held by Grace Baptist Association every two years with those attending being certified and we are waiting for the latest update. The premises have a quinquennial inspection and report, along with Health And Safety updated reports at regular intervals when any material changes have been made.
We take a low risk approach to investments and use cash deposit accounts.

Approval

This report was approved by the trustees on November 4th 2026 and signed on their behalf.

Gordon Leggett - Elder

Paul Warren - Deacon

Independent examiner's report to the trustees of Stoke Ash Baptist Church

I report to the trustees on my examination of the accounts of **Stoke Ash Baptist Church (the Trust) for the year ended 31st March 2026.**

Responsibilities and basis of report

As the charity's trustees of the Trust, 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

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:-

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records;

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:- 

Name:- Mr Stuart John Whayman
Address:- 51 Cowper Street
IPSWICH
IP4 5JA

Date:- 8th July 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Stoke Ash Baptist Church

Receipts and payments accounts

CC16a

For the period from	01/04/2025	To	31/03/2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings & Gifts	22,618	1,240	-	23,858	16,401
Gift Aid	9,161	-	-	9,161	3,337
Grant	12,000	-	-	12,000	10,800
Manse Rental	5,840	-	-	5,840	564
Interest	637	-	-	637	1,212
Other Income	1,180	-	-	1,180	
***Sub total** (Gross income for AR)*	51,436	1,240	-	52,676	32,314
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	51,436	1,240	-	52,676	32,314
A3 Payments					
Ministry	6,044	-	-	6,044	5,513
Premises Costs	5,812	-	-	5,812	4,743
Manse	6,810	-	-	6,810	2,562
Gifts & Subscriptions	3,002	1,240	-	4,242	4,070
Legal Costs	-	-	-	-	517
Other Expenses	2,610	-	-	2,610	2,309
Loan Repayment	-	10,000	-	10,000	10,000
Sub total	24,278	11,240	-	35,518	29,714
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	24,278	11,240	-	35,518	29,714
Net of receipts/(payments)	27,158	-10,000	-	17,158	2,600
A5 Transfer fr0m SABC Trust	-	-	-	-	-
Transfer			-	-	-
A6 Cash funds last year end	38,894	25,390	-	64,284	61,684
Cash funds this year end	66,052	15,390	-	81,442	64,284

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Current Account	285	-	-
	Savings Account	65,767	15,390	-
		-		-
	Total cash funds (agree balances with receipts and payments account(s))	66,052	15,390	-

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Chapel Premises & Land	General	-	-
Church Manse	General	-	-
Church Mini Bus	General	-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Loan from Association of Grace Baptist Church (East Anglia)	Building Fund	5,000	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
G E Leggett	GORDON LEGGETT	04/11/2026