



The Northern Baptist Association

A charitable company limited by guarantee.

Charity Number 1092595

Company Number 4340889

ANNUAL REPORT for the year ended 31 December 2024

ANNUAL REPORT



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STATUTORY INFORMATION

DIRECTORS AND TRUSTEES

Rev P Dixon

Rev L Donaldson – Regional Minister: Co-Team Lead

Rev Caroline Friend

Mrs A J Hegarty (term ended April 2024)

Mrs J Holder

Rev R Holland

Rev P Knight

Rev M McBain – Moderator

Mr G P Monument – Treasurer

Rev M Munroe (appointed September 2024)

Rev J Pozzo – Regional Minister: Co-Team Lead

Rev A V Ruddle

Rev R Searle – Home Mission representative

Company secretary Mrs H S Rowan

Registered office 366 Westgate Road, Newcastle upon Tyne, NE4 6NX

Company number 4340889

Charity registration number 1092595

Bankers

Unity Trust Bank plc, Four Brindley Place. Birmingham B1 2JB

CCLA Fund Managers Ltd, Senator House, 85 Queen Victoria Street, London EC4V 4ET

Independent examiner John W Watson FCA

COMBINED TRUSTEES' AND DIRECTORS' REPORT

for the year ended 31 December 2024

Structure, governance and management

The Northern Baptist Association (NBA) is a company limited by guarantee which is registered as a charity with the Charity Commission. The Company has adopted Bylaws and a Memorandum and Articles of Association which together comprise its constitution. The members of the Company are the Baptist churches situated within the Northern region of England.

The Articles of Association require that an Annual General Meeting be held in each year and provide for the convening of other general meetings if required. Each member church has the right to appoint one or more representatives (depending on the number of persons in membership with the church) to attend and vote at general meetings, and each minister in post at a member church shall also be a representative.

The NBA has a Council whose members are the Directors of the Company and the Trustees for the purposes of the Charities Act. The Council consists of:

- up to twelve members elected by the representatives at the Annual General Meeting;
- the Regional Ministers appointed by the Association;
- the Association Treasurer, the BMS World Mission representative, and the Home Mission representative;
- up to four co-opted members to provide a balance of lay, ordained, experience, age, sex and ethnic origin membership among the member churches;
- up to three co-opted members from the Association's representatives on the Baptist Union Council.

The members of Council who served as Directors and Trustees during the year are shown on page 3.

Objectives and activities

The objective stated in the Memorandum of Association is the advancement of the Christian religion especially by the means of and in accordance with the principles of the Baptist denomination as set out in the Declaration of Principle of the Baptist Union of Great Britain.

The NBA has reviewed and updated its mission statement to ‘building together for God’s Kingdom’ underpinned by our values of being centred on mission; creative in approach; relational at the core; spirit-led in practice; committed to justice and seeking well-being. Developing collaboration, providing training, supporting churches in their regular life and specific mission focus, as well as providing pastoral support to ministers and others remains at the heart of all that we do.

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission’s public benefit guidance.

As a small Charity, the remainder of the Trustees’ Report focuses on the main activities undertaken by the NBA to further its charitable purposes for the public benefit.

From the Moderator

The Northern Baptist Association has been focusing on collaborative efforts to fulfil its mission and vision this year. By joining where God is already working, we're aiming to see the presence of Christ making a difference in lives and communities across the region.

At the time of writing, I am sorry to report that Johnny Pozzo, Regional Minister Co-Team Leader, is absent from ministry as he recovers from a heart attack; and we are very grateful for your prayers for him and Linda Donaldson, Regional Minister Co-Team Leader, as she leads the Association.

There have been some changes to the staff team serving the Association: Graham McBain resigned from being the Pastoral Facilitator in March; Clare Cockerill stepped down from the role of NBA Administrator in July and Susanna Hinton concluded her role as Wellbeing Facilitator in December – we give thanks for the contribution each made to the ministry of the NBA.

Dan Holland was appointed as the Safeguarding Lead in September, and we welcomed Hannah Rowan as Administrator in November. I trust you will enjoy reading the ministry updates given in this annual report.

Amanda Hegarty completed her term serving on the NBA Council we thank her for her contribution, and we welcomed Rev Micky Munroe to Council at our Council Away Day in November following his appointment as Trustee in September.

We have seen God at work across the region in churches and pioneering contexts and it has been wonderful to see the values of the Association being embraced and championed. It's clear we are a region rich in talent, but we continue to face considerable financial challenges. 2025 is an important year as the Baptist Union of Great Britain restructures its financial model; financial sustainability is the aim but difficult decisions may be required. Please join us as we continue to seek God's provision for the future mission and ministry here in the North-East.

We hold onto the truth that God's Kingdom is being revealed in every area of life and this brings a deep sense of peace and purpose. It's also a powerful reminder that God's transformation is always happening, even when we might not tune in closely to notice or discern the Holy Spirit in action. It has been a privilege to serve as Moderator in 2024, and I wish you peace, joy, and fulfilment as you serve the Lord in the year ahead.

Rev Mairi McBain: NBA Moderator

Ministry and Mission

Johnny Pozzo and Linda Donaldson's first full year in post as RM:Co-TLs proved to be a very steep learning curve, with many challenges to negotiate and also many joys and privileges along the way. For the Baptist Union it was a difficult year with the conclusion of the Ministerial Rules Consultation in March, and the ongoing Financial Model Review. This dominated much of the collective time at national gatherings of leaders whether Core Leadership Team, Regional Minister Team Leads gatherings or BU Council. The NBA finds itself at the sharp (or poor) end of that story which is a vulnerable place to be. This means that - more than most - the NBA needs resolution which offers sustainability. These national issues, particularly the Financial Model Review, were not only the backdrop to Johnny and Linda's first full year in post, but also to the first two years of the NBA operating under a new structure, which assumed an annual income of £140,000 enabling the team to function and the association to offer mission grants to our churches and ministries. Happily, in 2024 Home Mission Grants were made to seven ministries in the association.

Whilst there has undoubtedly been challenges and pressures, there were enormous blessings;

- Ordination and induction of 4 new ministers in the association.
- Conversations with others who believe God is calling them to the North-East, and those whom God may be calling into ministry.
- Lynn Green's visit to the Association, speaking on 'Seasons in Leadership'
- Ministers' conferences and clusters, a retired ministers' lunch and a-new-for-2024, and much appreciated, Pre-Advent Retreat. It was particularly timely that on the day after the General Election was announced we had a planned Ministers Conference with Rev Steve Tinning, Baptist Union Public Issues Enabler.
- Many and varied expressions of ministry and outreach taking place.
- Creative and innovative ministers and ministries from Berwick to Northallerton.

- Witnessing growth in many of our churches.
- Witnessing what we see as an emerging model for pioneering ministry between pioneers and inherited churches in two new locations.

The NBA staff team has undergone some changes again in 2024; with sadness we received the resignations of Rev Graham McBain as Pastoral Facilitator, Clare Cockerill as administrator and Susanna Hinton's term in post came to an end. We are grateful for each of their contributions to the NBA and grateful they all remain in ministry in some form in the North-East.

We were delighted that Dan Holland agreed to extend his hours with the NBA to become the Association Safeguarding Lead, in addition to his role as Children and Young Families Facilitator. Hannah Rowan joined the team in November 2024, bringing excellent administrative and organisational skills and very quickly becoming a much-valued team member.

As 2025 approaches, the Staff and Trustees of the NBA continue to endeavour to retain our focus, as expressed in the NBA vision: Building Together for God's Kingdom. To that end, in all that we do, we seek to continue to be:

- Centred on Mission
- Creative in Approach
- Relational at the Core
- Spirit-Led in Practice
- Committed to Justice
- Seeking Well-being

In 2025 we are looking forward to creating space and time to continue to listen to God, to think creatively, strategically, and missionally and to serve the churches and ministries of the NBA as God would lead us.

Finally, we record our thanks to excellent staff, past and present and to the NBA Trustees for their wisdom, encouragement, support and their time so freely and tirelessly given.

Rev Johnny Pozzo & Rev Linda Donaldson: Regional Minister: Co-Team Leads

Ministerial Formation

2024 has been a busy year and a year of change as we continue to prioritise the development of godly leaders. The implementation of EXPLORE – an internship programme for 18–26-year-olds offering ministry, mentoring and theological training has seen the collaboration of Northwest Baptist Association, Northern Baptist College and with Dan Holland, CYF Facilitator leading for the NBA. In its first year we have been able to appoint two interns, one based in Whitley Bay Baptist Church and another in Oxford Road Baptist Church, Hartlepool.

NBC Hub At Cranmer Hall

Sadly, in the summer of 2024, the decision was taken to discontinue the Northern Baptist College Hub at Cranmer Hall, St John's College. There were several reasons for this; lower numbers of people enquiring about ministerial formation and a lack of recruitment directly from those studying at Cranmer on the Free Church Track meant that in the academic year beginning September 2024 we had no students. Northern Baptist College's other Hubs were also winding down and it seems that this season was drawing to a close.

We give thanks for a season of ministerial formation which continues to produce riches in our association in those ministers who studied at Cranmer over the last 8 years; and look forward to the new thing God will do in our midst.

Ministers in Training (MIT) and Recognised Local Ministers in Training (RLM)

As we had only one MIT in the NBA in 2024 we combined the formation group required in the formation of RLMs with the Discipleship Group which was the weekly meeting of MITs in Cranmer Hall. This has become an online formation Group as we welcomed one RLM in training from Northwest Baptist Association

MITs

Karen Smith (until July 2024) Alnwick Baptist Church

RLMs

Amanda Hegarty: West View Baptist Church, Hartlepool
Marion Hodgson: Bishop Auckland Baptist Church

Newly Accredited Ministers (NAMs)

In 2024 we had six newly accredited ministers at different points in their NAMs process. Each NAM has a NBA mentor and a NAMs college supervisor for ongoing theological reflection and learning and for ministerial and spiritual support. We are grateful to those ministers who give their time to support NAMs in our association in that way.

Current NAMs:

Rev Mairi McBain (2 nd year):	Pioneer Minister, Hartlepool
Rev Fiona Preston (2 nd year):	Headland Baptist Church, Hartlepool
Rev Peter Webster (2 nd year):	Grange Rd Baptist Church, Jarrow
Rev Aileen Innes (1 st year):	Stocksfield Baptist Church
Rev Karen Smith (1 st year):	Pioneer Minister, Alnwick Baptist Church
Rev David Schannen (1 st year):	Community Minister, Whitley Lodge Baptist Church

Inductions and Ordinations

It's been a huge joy and privilege to see the following ministers ordained and inducted into ministry in the NBA in 2024.

Inductions

Mr Ross Smith:	Co-Pastor, Westgate Baptist Church
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Ordinations and Inductions

Rev Aileen Innes:	Minister, Stocksfield Baptist Church
Rev Karen Smith:	Pioneer Minister, Alnwick Baptist Church
Rev David Schannen:	Community Minister, Whitley Lodge Baptist Church

Transfers to List of Fully Accredited Ministers

In 2024 we saw two of our ministers complete their newly accredited ministers' studies and were blessed to interview them in November. Congratulations to Rev Rachel Holland (Portrack) and Rev Mark Hubbard (Redcar) who will now transfer to the list of fully accredited ministers.

Rev Linda Donaldson: Regional Minister: Co-Team Lead/Ministry & Formation

Administrator's Report

Our NBA Administrator, Clare Cockerill, resigned from her post in July 2024. Following a recruitment process, Hannah Rowan was appointed as Administrator from 1st November 2024. Hannah divides her time between working at home and working at an office in Westgate Baptist Church. Outside of her NBA employment, Hannah is studying at Cranmer Hall for a Higher Education Certificate in Ministry, Mission and Theology with a Children & Youth focus.

The main focus of the Administrator role is to be a first point of contact for the NBA. This tends to be through email although it can also be phone calls. Checking and answering emails tends to be the focus of each morning. Time is spent throughout the month preparing and compiling the monthly e-newsletter which goes out in the last week or first week of the month. They also take minutes at meetings, post on social media, and update the website. She also updates the minister's details on Dynamo, the national database of ministers and churches and uploads the minister's documents to MIX, the Baptist Union's document centre. This includes the Ministerial Recognition documents. The Administrator works directly for the Regional Ministers and meets with them weekly in an admin meeting. In addition they book and manage events, liaise with churches, and produce publicity. Organising safeguarding training is an important part of their role which includes liaising with our Safeguarding Lead and trainers, organising a host church, publicity, managing the booking on the WIX booking management system and after the training has happened, they update the safeguarding database and issue certificates. They also manage ministers' Disclosure and Barring Service (DBS) checks and meet with them to verify their documents.

The administrator hours were reduced from 20 hours to 15 hours a week from 1st November, and Hannah therefore works 9.30am-2.30pm Wednesday, Thursday and Friday.

We extend thanks to Hannah Rowan, Association Administrator

Home Mission

At our annual NBA assembly in Newcastle, Roy Searle, our Home Mission Co-ordinator shared his observation that in the midst of many challenges, there is a real sense that the Spirit of God is moving and there is a wonderful, diverse kaleidoscope of missional happenings bringing life, light and hope to individuals and communities within the North East. Nothing since then has changed their opinion. The world is being shaken and so much is unravelling. In the midst of the uncertainty is a reminder that our calling is to love God and our neighbour. It's the **Great Commandment and the Great Commission**.

Home Mission is integral to that calling, both individually within our local churches and pioneering initiatives and together as an association. Our very low-key NBA Home Mission strategy: **PEGS - partnership, encouragement, giving and support** was shared at our NBA Gathering. Associating together may take more effort but in a difficult economic climate we want to encourage mutual support, learning and to bring encouragement and foster our belonging together.

We are incredibly grateful for individuals and for every church that has continued to support Home Mission. Your generosity and commitment to stand with others ensuring the good news of the gospel is greatly needed and much appreciated.

As a result of Home Mission giving we were really encouraged in 2024 to make grants in support of the following ministries:

- New Life Baptist Church, Northallerton
- Bishop Auckland Baptist Church
- Portrack Baptist Church
- Oxford Road Baptist Church
- Whitley Lodge Baptist Church
- Alnwick Baptist Church
- Berwick Baptist Church
- South Bank Baptist Church
- Hartlepool Headland Baptist Church
- The EXPLORE internship programme.

We are also hugely encouraged and very grateful for the support of the Baptist Insurance Company which awarded £12,000 to NBA churches and ministries in 2024. We are grateful too for the collaboration in mission made possible by partnering with the Lady Hewley Trust.

PEGS - partnership, encouragement, giving and support makes a difference. It helps in the fulfilling of the Great Commandment in the Great Commission. It makes the sharing of God is good news to the North-East possible.

Let's continue to journey together, as an association, to see the kingdom of God come here on earth as it is in heaven.

We extend thanks to Rev Roy Searle, NBA Trustee & Home Mission Representative

Children, Youth and Families' Facilitation (CYF)

We have seen another busy year amongst Children's Youth and Family Work across the NBA. In February the CYF Facilitator was part of a gathering of youth workers looking at how CYF Renew Wellbeing spaces are working in the North. One of the first of these spaces is being pioneered in the NBA.

In March, the CYF Facilitator joined the CYF Roundtable in Stafford, gathering with others to talk about the latest needs and challenges in CYF work. In October the CYF Roundtable met jointly with the Young Adult Roundtable, gathering specialists from across the Baptist family to discuss how churches and regions can help support times of transition for children, youth and young adults. It was exciting to have three representatives from the NBA as part of these conversations.

It is also exciting that the NBA's CYF Facilitator has been asked to be part of the core team for the CYF Roundtable and also to represent children and young people (and the NBA) as part of the Baptist Council.

One big highlight of this year was the launch of our new internship program - Explore in September. This year we have four interns on the Explore program across both the NBA and the North Western Baptist Association (NWBA). Explore is a partnership between both associations and Northern Baptist College. The program has been going well with the interns in the NBA offering a lot to their local churches, as well as being drawn into regional and national Baptist Life. We're excited about the prospect of future interns and church placements.

Throughout the year the CYF Facilitator has been involved in supporting youth groups. It has been a pleasure to meet young people and their leaders.

Once again the CYF Facilitator has been heavily involved with planning and running the Kairos Christian Youth Camp. It was an excellent few days over the August bank holiday and it was great to have more NBA groups involved.

Events and Developments to look out for in 2025

CYF Away Day: we are planning another CYF Away Day for leaders and volunteers. It will be a great chance to share and spend some time together reflecting on our work and how best we can serve children, youth and families in the NBA over the year.

Youthscape Essentials Course; a youth volunteer training course seeking to equip those volunteering with young people and so better supporting youth work in the NBA. The CYF Facilitator is licensed and trained to run this course and will be doing so in partnership with the Yorkshire Baptist Association. Hopefully a great time of learning and reflection.

Refresh training day: The CYF Facilitator is part of an ecumenical team heading up this day aimed at equipping CYF workers across the North East.

We extend thanks to Dan Holland: CYF Facilitator

Safeguarding

A safeguarding lead was employed by the NBA in September 2024. This has been a busy year for safeguarding training with 194 L2 and L3 safeguarding qualifications completed. This number shows how highly churches across the NBA value safeguarding training, which is encouraging.

Up until September, Linda Donaldson was acting safeguarding lead ably supported by the national safeguarding team. This support and guidance will continue as the new safeguarding lead will now be part of the National Safeguarding Core Group which meets both in person and online over the course of the year.

For 2024, safeguarding training has been delivered by Tim Presswood, a regional minister with the NWBA. Tim will continue offering L3 training and some L2 sessions in 2025. Excitingly, the NBA Safeguarding Lead has been through the train-the-trainer training and so in 2025 he will also be offering L2 training sessions.

In 2025, more L2 and L3 training sessions are available as well as further training for Designated Persons for Safeguarding (DPS) and DBS verification training. Also coming up this year is a DPS/Deputy DPS and Safeguarding Trustee Afternoon Tea which seeks to gather and support those people responsible for safeguarding in the individual churches in the NBA.

We extend thanks to Dan Holland, Association Safeguarding Lead

Pastoral Facilitator

Graham McBain was in post as Pastoral Facilitator until March 2024 when he was offered work with Sustrans in the Hartlepool Walking and Cycling Hub. Graham noted at the time that the overlap and symmetry of the Sustrans work with his community pastor role was incredible and hard at times to differentiate between the two; while sad to lose Graham from the team, we were delighted with this development in his community ministry in Hartlepool. By March 2024 the ministers' clusters had been set up (the purpose of the Pastoral Facilitator post), and therefore the task appeared largely complete.

Following Graham's resignation, Rev Johnny Pozzo has provided the clusters with a link to the Association Team.

In addition to the three geographical clusters (northern, middle and southern), a cluster bringing together Pioneer ministers across the association has begun to meet in 2024.

We extend thanks to Rev Graham McBain

Renew Wellbeing Facilitator

The Renew Wellbeing Facilitator role came to an end in December 2024 and therefore Susanna Hinton stepped down from her role with the NBA Team at the end of the year. Before doing so, she organised and led a pre-advent retreat for ministers and church leaders entitled “Let the Important Overwhelm the Urgent”. This was well-attended and very much appreciated with requests received for an annual such event (watch this space).

Susanna was an integral part of the team and we are grateful that she continues with her own wellbeing work in ‘Feet of Faith’ and serves as an elder in one of our churches - New Life BC, Northallerton.

In the course of the two year position, Susanna oversaw the development of two new Renew Wellbeing (RW) spaces in Hartlepool, and crucially witnessed the language of wellbeing becoming more accepted all around the association. Susanna’s observation was that the focus on wellbeing raised awareness of the need to look after everyone’s wellbeing, whether that be church members, the local community, or ministers.

Susanna noted:

“ As I have travelled round the region, I have noted how many churches are providing spaces for their communities that offer multiple ways to help people look after their wellbeing as well as their physical needs. Although there are now only two more Renew Wellbeing spaces running from Baptist Churches, there are now ten in total in the North-East (as far south as Thirsk), run by several denominations.”

We extend thanks to Susanna Hinton.

BMS World Mission

Unfortunately in 2024 we were unable to appoint a NBA Trustee as association representative to BMS. While Rev Johnny Pozzo has assumed this role in the meantime, we are actively seeking to make an appropriate appointment.

Financial Summary

Key changes

This financial year has been one of consolidation for the Association. As our regional ministers own their own properties the manse the association owned was deemed surplus to requirements and sold. We were also able to provide additional grant support into mission-based schemes in churches due to additional support funding provided by BUGB. We continued to be blessed by the work of Rev L Donaldson and Rev J Pozzo in their capacity as our job share Regional Minister: Co-Team Leads.

Income

During the year, total income of the Association increased by £69,000. This was primarily as a result of additional support funding from BUGB of £50,000, recognising the baseline needs of the association to be able to support mission work across the region. The association also received additional support from the Lady Hewley Trust to support our pioneering project across Hartlepool. Furthermore, there was a net gain of £85,000 arising from the sale of the manse after accounting for the repayment of the loan from YBA and associated estate agent and solicitors' fees.

Expenditure

The total expenditure of the Association increased by £128,000. The main cause of this was the loan repayment to the YBA. The association was also able to increase mission grants by £45,000. The costs of the staff team rose by £16,000, mostly due to 2023 seeing savings arising from vacancies in the regional minister and administrator roles. 2024 also saw a reduction in contracted staff, where time-bound roles were concluded, including the pioneer and pastoral facilitator roles.

Net resources

The sale of the manse, which also allowed the transfer of those funds from Designated funds to Unrestricted Funds, meant that net resources increased by £52,000. Unrestricted funds now stand at £300,000 (£75,000 at the end of 2023).

Looking ahead

Baptists Together continues the work on its financial review since mid-2024, but have pre-empted this by recognising the material reduction in Home Mission levels nationally. The position will be extremely challenging and Baptists Together have agreed a Transitional Support Fund for 2025 in order to continue planned levels of service without having to make significant reductions before the result of the financial review is published. The NBA remains successful at bringing in resources to support pioneering work, maintaining our ability to support churches in 2025 through a grants budget of £89,000 (£112,000 in 2024).

Reserves

It is the policy of the Trustees to seek to maintain unrestricted reserves in the Association's General Fund equivalent to a minimum of 50% of the Association's annual unrestricted expenditure. The long-term funding position remains uncertain so Trustees will look to exceed this to hold reserves that will support a manageable transition to the new funding arrangements, when announced.

The Trustees declare that they have approved the Trustees' report (including Directors' report) above.

Linda Donaldson

Rev L Donaldson

7 April 2025

Regional Minister: Co-Team Lead

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees, as Directors of the company, are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the company at the end of the financial year and of its surplus or deficit for the year. In doing so, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operational existence.

The Trustees are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that its financial statements comply with the Companies Act. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

REPORT OF THE INDEPENDENT EXAMINER

to the Trustees/Directors of The Northern Baptist Association
(company number 4340889) ("the Company")

I report on the financial statements of the Company for the year ended 31 December 2024, which are set out on pages 22 to 30.

Responsibilities and basis of report

As the Charity's Trustees of the Company (who are also the Directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the Institute of Chartered Accountants in England and Wales (ICAEW).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

J W Watson

John W Watson FCA
43 Norham Drive Morpeth NE61 2XA

7 April 2025

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2024

	Note	Unrestricted £	Designated £	Restricted £	Total £		Unrestricted £	Designated £	Restricted £	Total £
INCOME AND ENDOWMENTS										
Donations and legacies	2	3,980	–	–	3,980		27,450	–	–	27,450
Investment income	3	6,177	–	–	6,177		5,101	–	–	5,101
Income from Charitable activities	4	198,995	–	–	198,995		149,420	–	–	149,420
Other income	5	79,323	–	–	79,323		37,638	–	–	37,638
Total income and endowments		288,475	–	–	288,475		219,609	–	–	219,609
EXPENDITURE										
Expenditure on Charitable activities	6	(242,805)	–	–	(242,805)		(203,038)	–	–	(203,038)
Total expenditure		(242,805)	–	–	(242,805)		(203,138)	–	–	(203,138)
Net income/(expense) for the year before transfers		45,670	–	–	45,670		16,571	–	–	16,571
Transfers between funds	14	172,500	(172,500)	–	–		–	–	–	–
Other Gains	14	6,714	–	–	6,714		–	–	–	–
NET MOVEMENT IN FUNDS		224,884	(172,500)	–	52,384		16,571	–	–	16,571
Total funds brought forward		75,078	200,892	–	275,970		58,507	200,892	–	259,399
TOTAL FUNDS CARRIED FORWARD		299,962	28,392	–	328,354		75,078	200,892	–	275,970

All of the above arises from continuing operations. The Charity has no recognised gains or losses other than those shown above and therefore no separate statement of total recognised gains and losses is presented.

BALANCE SHEET

as at 31 December 2024

	Note	2024 £	2024 £	2023 £	2023 £
FIXED ASSETS					
Tangible fixed assets	9	—		172,500	
Investments	10	<u>2,355</u>	<u>2,355</u>	<u>2,355</u>	174,855
CURRENT ASSETS					
Debtors	11	—		12,325	
Cash at bank and in hand	12	<u>327,520</u>	<u>327,500</u>	<u>182,494</u>	194,820
CURRENT LIABILITIES					
Creditors	13	<u>(1,521)</u>	<u>(93,704)</u>	<u>(93,704)</u>	
NET CURRENT ASSETS		325,999			101,115
NET ASSETS		<u>328,354</u>		<u>275,970</u>	
CHARITY FUNDS					
Endowment	14	—	—	—	—
Restricted	14	—	—	—	—
Designated	14		28,392		200,892
Unrestricted	14		299,962		75,078
TOTAL CHARITY FUNDS	15	<u>328,354</u>			<u>275,970</u>

For the year ended 31 December 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006. At the request of the Directors an independent examination of the financial statements has been carried out in accordance with the general Directions given by the Charity Commission and the Independent Examiner's Report is on page 21.

The Directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The notes on pages 24 to 30 form an integral part of these financial statements.

These financial statements were approved by the Directors on 7 April 2025 and signed on their behalf by:

Linda Donaldson

Rev L Donaldson
Regional Minister: Co-Team Lead & Director
Company number: 4340889

G P Monument

Mr G P Monument
Treasurer and Director

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2024

1 Accounting policies

Basis of preparation

The financial statements are prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102); the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102); and with the Charities Act 2011. The Charity has claimed the exemption in accordance with section 7 of FRS 102 not to prepare a cash flow statement.

The Northern Baptist Association is a registered Charity, number 1092595, and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received and will include any tax reclaimed on amounts received under gift aid.

Legacies

Legacies are accounted for on the earlier of notification of an impending distribution and the legacy being received, provided that the legacy can be properly quantified.

Investment income

Investment income is included in the accounts in the year in which it is receivable.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable

The Charity makes grants to other organisations whose charitable objectives complement its work. They are accounted for in the year in which they are paid.

Support costs

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office and governance costs.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off fixed assets, less their estimated residual value, over their expected useful lives as follows:

Freehold land and buildings	Not depreciated
Office Equipment	50% straight line

Freehold land and buildings comprised a manse which was sold in 2024.

Investment assets

Investments are initially recognised at cost. Subsequently they are measured at fair value with changes recognised in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS for the year ended 31 December 2024

1 Accounting policies (continued)

Cash at bank and in hand

Cash and cash equivalents are defined as cash balances in hand and in the bank (including short-term cash deposits).

Funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Association and which have not been designated for other purposes.

Designated funds comprise funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the Charity. Income arising from endowment funds can be used in accordance with the objects of the Charity and is included in unrestricted income. Any capital gains or losses arising on investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

Employee benefits

The Association operates a Defined Contribution (DC) Pension Plan for its employees (note 16). A DC plan is a pension plan under which the Association pays fixed contributions into a separate entity. Once the contributions have been paid, the Association has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid at the year-end are shown in accruals in the balance sheet. The assets of the plan are held separately from the Association in an independently administered fund.

Prior to 2012, pension provision was made through a multi-employer Defined Benefit (DB) Pension Plan. The Association settled its deficit to this pension plan in 2019.

2 Donations and legacies

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Donations and legacies	2,589	—	—	2,589	26,574
NBA Gathering Income	295	—	—	295	456
Contributions to preaching costs	1,096	—	—	1,096	420
	3,980	—	—	3,980	27,450

During the year ended 31 December 2023 all of the income related to unrestricted funds.

3 Investment income

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
CCLA COIF Charities Deposit	5,977	—	—	5,977	4,901
Fund interest					
Investment income	200	—	—	200	200
	6,177	—	—	6,177	5,101

During the year ended 31 December 2023 all of the income related to unrestricted funds.

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2024

4 Income from charitable activities

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Baptist Union of Great Britain					
Core Funding	198,995	–	–	198,995	149,420
	198,995	–	–	198,995	149,420

During the year ended 31 December 2023 all of the income related to unrestricted funds.

5 Other income

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Grant from Lady Hewley Trust	71,390	–	–	71,390	29,826
Other grants	–	–	–	–	1,250
Course Fee Income	3,164	–	–	3,164	5,145
Other income	4,769	–	–	4,769	1,417
	79,323	–	–	79,323	37,638

During the year ended 31 December 2023 all of the income related to unrestricted funds.

6 Expenditure on Charitable activities

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Grants payable	112,624	–	–	112,624	77,106
Staff salaries	69,585	–	–	69,585	54,882
Employer's National Insurance	–	–	–	–	1,080
Employer's pension contributions	7,996	–	–	7,996	5,220
Contracted staff	16,670	–	–	16,670	24,204
Housing expenses	15,905	–	–	15,905	13,019
Conferences and courses	2,365	–	–	2,365	2,470
Travel expenses	7,059	–	–	7,059	8,358
Committee travel and expenses	169	–	–	169	337
NBA Gatherings	–	–	–	–	23
Loan repayments	893	–	–	893	6,075
Legal and Professional Fees	3,150	–	–	3,150	–
Other expenses	3,243	–	–	3,243	5,933
	239,659	–	–	239,659	198,707
<i>Support costs:</i>					
Telephone, stationery, postage	1,772	–	–	1,772	2,354
Depreciation of equipment	–	–	–	–	214
Insurance	1,374	–	–	1,374	1,763
	242,805	–	–	242,805	203,038

During the year ended 31 December 2023, all expenditure related to unrestricted funds.
The average number of employees during the year was 3 (2023: 3).

No employee received emoluments in excess of £60,000 during either the current or previous year.

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2024

7 Grants and donations payable

	Unrestricted £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Home Mission grants					
<u>Annual grants</u>					
Alnwick	5,000	—	—	5,000	—
Berwick	3,250	—	—	3,250	3,250
Bishop Auckland	4,000	—	—	4,000	—
College Tutor	—	—	—	—	2,797
Hartlepool, Headland	70,101	—	—	70,101	65,103
Marsden Road	—	—	—	—	1,000
New Life Northallerton	3,294	—	—	3,294	—
Northern Baptist College	10,000	—	—	10,000	—
Oxford Road	3,040	—	—	3,040	—
Portrack	3,643	—	—	3,643	—
Redcar	—	—	—	—	4,500
Southbank	5,000	—	—	5,000	—
Whitley Lodge	5,000	—	—	5,000	—
	112,328	—	—	112,328	76,650
Donations					
BMS World Mission	148	—	—	148	228
Home Mission	148	—	—	148	228
	112,624	—	—	112,624	77,106

During the year ended 31 December 2023 all amounts paid related to unrestricted funds.

8 Trustees' remuneration and expenses

The following payments were made to Trustees under Section 5d, 5e and 6 of the Memorandum of Association:

	2024 £	2023 £
Salaries	58,168	41,520
Pension costs	6,746	4,073
Housing expenses	16,352	7,670
Travel expenses	6,995	8,198
	88,261	61,461

Rev. L Donaldson acts as one of the Association's Trustees and received remuneration of £38,378, housing expenses of £7,773 and travel expenses of £1,965. In addition, the Charity made pension contributions totalling £4,465.

Rev. J Pozzo acts as one of the Association's Trustees and received remuneration of £19,790, housing expenses of £8,579 and travel expenses of £5,030. In addition, the Charity made pension contributions totalling £2,281.

During the year, excluding expenses set out in the above table, further expenses of £107 were incurred by one Trustee. These expenses were in relation to travel and subsistence.

The Trustees are the key management personnel of the Charity.

The pensions costs relate to employer contributions to the Defined Contribution plan within the Baptist Pension Scheme.

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2024

9 Tangible fixed assets

	Freehold land & buildings	Fixtures, fittings and equipment	Total 2024	Total 2023
	£	£	£	£
At the beginning of the year	172,500	1,079	173,579	173,579
Additions	–	–	–	–
Disposals at cost	(172,500)	–	(172,500)	–
At end of the year	–	1,079	1,079	173,579
Depreciation and impairments				
Basis	None	Straight Line		
Rate		50%		
At beginning of the year	–	1,079	1,079	865
Disposals	–	–	–	–
Depreciation	–	–	–	214
At end of the year	–	1,079	1,079	1,079
Net book value				
Net book value at the beginning of the year	172,500	–	172,500	172,714
Net book value at the end of the year	–	–	–	172,500

In 2024, the charity sold its freehold property for £176,000. This property served the purpose as a manse for a previous Regional Minister and was deemed surplus to requirements.

The sale also required the charity to repay the balance of a £100,000 loan from the Yorkshire Baptist Association (YBA) (see note 14).

10 Investments

	2024	2023
	£	£
Cost		
At 1 January	2,355	2,355
Additions	–	–
Disposals	–	–
At 31 December	2,355	2,355

The investments are analysed as:-

	2024	2023
	£	£
Baptist Insurance Company plc – 471 £5 shares fully paid	2,355	2,355
	2,355	2,355

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2024

11 Debtors

	2024 £	2023 £
Prepayments and other debtors	—	12,325

12 Cash at bank and in hand

	2024 £	2023 £
Unity Trust Bank plc	206,684	67,547
CCLA COIF Charities Deposit Fund	120,836	114,948
	<u>327,520</u>	<u>182,495</u>

13 Creditors

	Amounts falling due within one year		Amounts falling due after one year	
	This year £	Last year £	This year £	Last year £
Accrued expenses and deferred income	1,521	2,311	—	—
Loan from YBA	—	4,917	—	86,476
	<u>1,521</u>	<u>7,228</u>	<u>—</u>	<u>86,476</u>

14 Summary of fund movements

	Balance brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Balance carried forward £
<i>Unrestricted</i>					
General Fund	75,708	295,189	(242,805)	172,500	299,962
<i>Designated</i>					
Mission Support Fund	28,392	—	—	—	28,392
Manse	172,500	—	—	(172,500)	—
<i>Restricted</i>					
	<u>275,970</u>	<u>383,519</u>	<u>(331,135)</u>	<u>—</u>	<u>328,354</u>

Manse

The manse (freehold land buildings) was sold in 2024 after Trustees deemed it surplus to requirements. The outstanding balance on the loan from YBA was settled from the proceeds of the sale. As there are no restrictions on proceeds, the funds have been transferred to the General Fund.

	£
Sale Price	176,150
Remove net value in 2023 accounts	(172,500)
Loan repayment to YBA on sale	(88,329)
Outstanding loan (creditors) as at end of 2023 (see note 13)	<u>91,393</u>
Surplus on sale of asset	<u>6,714</u>

THE NORTHERN BAPTIST ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2024

15 Analysis of net assets

	Fixed assets	Investments	Current assets	Current liabilities	Provisions	Total
	£	£	£	£	£	£
Endowment funds	—	—	—	—	—	—
Restricted funds	—	—	—	—	—	—
Designated funds	—	—	28,392	—	—	28,392
Unrestricted funds	—	2,355	299,128	(1,521)	—	299,962
	—	2,355	327,520	(1,521)	—	328,354

16 Pensions

Baptist Pension Scheme

The Association 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 assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Ministers and staff employed by the Association are eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final Minimum Pensionable Income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

In 2019 the Association enacted a voluntary cessation event under Section 75 of the Pensions Act 1995. This made the Association liable for a proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its current and previous Ministers who were members of the Scheme prior to 2012. The Association settled its debt during 2019 and now has no further obligations to the DB Plan within the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The total Defined Contribution pension cost for the Association for the year was £7,996 (2023 £5,220).

17 Related party transactions

There were no related party transactions, other than those with the Trustees (note 8), in either the current or previous year.

18 Funding commitments

The Charity is committed to paying £69,077 of Home Mission grants during the year ending 31 December 2025 subject to certain conditions being satisfied.

These funding commitments are not recognised as a liability or provision within these financial statements.