



## **The Northern Baptist Association**

A charitable company limited by guarantee.

Charity Number 1092595

Company Number 4340889

ANNUAL REPORT for the year ended 31 December 2025

# 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 J Holder

Rev R Holland (resigned October 2025)

Rev P Knight- BMS World Mission representative

Rev M McBain – Moderator

Mr G P Monument – Treasurer

Rev M Munroe

Rev J Pozzo – Regional Minister: Co-Team Lead

Rev A V Ruddle (resigned April 2025)

Rev R Searle – Home Mission representative

Rev D Tubby (appointed April 2025)

Rev K Smith (appointed April 2025)

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 Bethan Waterhouse (CIMA)

114 Knowlwood Road, Todmorden, OL14 6PD

# COMBINED TRUSTEES' AND DIRECTORS' REPORT

for the year ended 31 December 2025

## 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 object 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

Throughout 2025, the Northern Baptist Association has continued to focus on working collaboratively to live out its mission and vision. As we have sought to join in with what God is already doing, we have seen the presence of Christ making a real difference in lives and communities across our region.

We are deeply grateful for the leadership of our Regional Minister Co-Team Leaders, Linda Donaldson and Johnny Pozzo, and for the dedication and commitment of the wider staff team. I trust you will find the ministry updates within this annual report encouraging and insightful as they reflect the breadth of what God is doing among us.

We extend our sincere thanks to Rev Tony Ruddle and Rev Rachel Holland as they completed their terms of service on the NBA Council, and we were pleased to welcome Rev Karen Smith and Rev Dave Tubby to Council during 2025. Their willingness to serve strengthens our shared leadership and discernment.

It has been encouraging to witness God at work across the region, both within established churches and pioneering contexts, and to see the Association's values being embraced and championed. We are undoubtedly a region rich in gifts and talent. At the same time, we remain mindful of the significant financial challenges we face. As the Baptist Union of Great Britain continues its Financial Model Review, these pressures remain ongoing, requiring careful stewardship as we work towards a more sustainable future.

Looking ahead, this period of change may involve difficult decisions, but we do so trusting in God's provision for the mission and ministry entrusted to us here in the North East. Please continue to pray with us as we seek wisdom, courage, and faith for the journey ahead.

We hold firmly to the truth that God's Kingdom is being revealed in every area of life, bringing a deep sense of peace and purpose. This reminds us that God's transforming work is always unfolding, even when we may not immediately perceive the movement of the Holy Spirit. It has been a privilege to serve as Moderator during 2025, and I pray that you will know God's peace, joy, and fulfilment as you serve Him in the year ahead.

*Rev Mairi McBain: NBA Moderator*

## Ministry and Mission

Throughout 2025 our focus has continued to be expressed through our NBA vision: **Building Together for God's Kingdom**. We embrace and engage in this vision through our values, we are:

- **Centred on mission**
- **Creative in approach**
- **Relational at the core**
- **Spirit-led in practice**
- **Committed to justice**
- **Seeking well-being**

A significant challenge throughout the year has continued to be our finances. The Financial Model Review dominated much of the conversation at a national level and for our Trustees.

On a local level however, beautifully creative Ministry and Mission continues to flourish in every part of the NBA; from Sunday morning congregation growth across the Association to midweek community ministries blessing our communities.

In May 2025, despite ongoing financial uncertainty, the NBA was delighted to be able to appoint **Rev Chris Friend** as *Pioneer & Mission Development Facilitator*. This has already proved to be an excellent appointment and a clear commitment, as an Association, to remain centred on mission.

It was also a joy to award mission grants to several NBA churches engaged in creative mission. It has been deeply encouraging to see the creativity and diversity with which our churches and pioneers are both sharing the good news and loving and supporting their communities.

An ongoing exercise that began in 2025 was a review of our ministers' cluster groups. This forms part of our ongoing commitment to care for and support those in ministry in churches and in pioneering contexts.

An exciting development is our **Justice Hub**, which we hope to launch in early 2026 which we hope will prove to be a timely, faithful and helpful Gospel response to the realities shaping our communities and our world at the moment.

**Further encouragements throughout the year included:**

- **Ministers' Conference (March)** with Rev Jo Williams and Rev Andy Williams from the Blackley Centre — a well-attended and much-appreciated day exploring the *what, why, and how of church conflict*.
- **Visit from Lynn Green (April)**, speaking at the NBA Assembly on “*The Church is not the past; it is what we do next.*”
- **Retired Ministers' Lunch (June)**
- **Two online prayer events**, in partnership with Fresh Streams
- **A Pre-Advent Retreat (November)**
- **Encouraging signs of church growth and baptisms**

**In Memorium**

We also shared in some sadness this year, as we mourned the loss of and gave thanks to God for the lives of:

Rev Malcolm Potter, Thornaby Baptist Church (January)

Rev Gary Patchen, Billingham Baptist Church (March)

Rev Reuben Horsley, Simonside Baptist Church (September)

**Church News**

We record too our sadness with thankfulness and gratitude for the life, work and faithfulness of the ministry of Ushaw Moor Baptist Church which held its last service on June 29<sup>th</sup> 2025 after nearly 130 years.

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

**Rev Johnny Pozzo & Rev Linda Donaldson**

*Regional Ministers and Co-Team Leads*



**Current NAMs:**

Rev Mairi McBain (3 <sup>rd</sup> year):	Hartlepool Community Ministry
Rev Fiona Preston (3 <sup>rd</sup> year):	Headland Baptist Church, Hartlepool
Rev Peter Webster (3 <sup>rd</sup> year):	Grange Rd Baptist Church, Jarrow
Rev Aileen Innes (2 <sup>nd</sup> year):	Stocksfield Baptist Church
Rev Karen Smith (2 <sup>nd</sup> year):	Pioneer Minister, Alnwick Baptist Church
Rev David Schannen (2 <sup>nd</sup> year):	Community Minister, Whitley Lodge Baptist Church

**Transfers to BUGB List of Fully Accredited Ministers**

At the end of 2025 Rev Mairi McBain (Hartlepool Community Ministry) completed her newly accredited ministers' studies and will be interviewed in early 2026, following which Mairi will transfer to the list of fully accredited ministers.

## Mission and Pioneering

In September 2025, Chris Friend was appointed to be the NBA Pioneer and Mission Development Facilitator, working two days a week.

Chris's brief is twofold: to encourage existing mission happening across our Association and also help facilitate churches and individuals wanting to think afresh about how God can use them in innovative ways for His Kingdom. Each church has its own story, its own rhythm and its own way of joining in God's work.

By asking the question '*What is in your hand?*' Chris is encouraging churches and individuals, whether they be in a traditional context or breaking new ground as pioneers, to reflect on the gifts they *have* rather than what they feel they lack. It's about nurturing a culture of permission where it's safe to take risks because mission grows best in soil that's soft with grace.

Key to this is going back to the Celtic foundations of saints such as Aidan who brought the good news of Jesus in a very incarnational way to this region and by doing so breathed God life into this Cradle of Christianity.

In the early months, Chris has realised just how 'people rich' we are in the NBA. The creative and the prophetic are understanding their intercultural contexts and blessing people, who in turn are coming to a knowledge of God's love for them and accepting Jesus into their lives. There is a heart for justice with beats with God's own heart mirrored in Isaiah 58. Examples of this are working with asylum seekers, creating a dementia choir, mission through barbering and forming a 'supper club' to reach out into the community.

Chris is excited about the potential among this 'people rich', prayer soaked place and that God can and will use churches and people across throughout our region, as we are awakened to a new move of the Holy Spirit with beacons of light being lit across the NBA forming communities of hope and being a blueprint for the wider Baptist Union.

*We extend thanks to Rev Chris Friend, Association Pioneer and Mission Development Facilitator*

## Administrator's Report

Our current NBA Administrator, Hannah Rowan, has enjoyed her first full year in post, learning much about the governance of the NBA Council, Regional Association life and more broadly, Baptists Together. She divides her time between working at home and working at an office in Westgate Baptist Church. Outside of her NBA employment, Hannah has been studying at Cranmer Hall for a Higher Education Certificate in Ministry, Mission and Theology with a Youth focus, due for completion in April 2026.

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. Regular tasks include compiling the monthly e-newsletter, taking minutes at meetings, and keeping churches up to date with relevant news. She also updates the minister's details on Dynamo 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 and the wider team monthly. 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.

Hannah works 15 hours a week, split over 3 days; 9.30am-2.30pm Tuesday, Thursday and Friday.

*We extend thanks to Hannah Rowan, Association Administrator*

## Home Mission

46 years ago the generosity of other churches giving to Home Mission enabled Portrack to call its first full-time minister. A Home Mission grant enabled the church to call a very young, what we would now call, a pioneer minister. A membership of 19 people grew to 96 in the space of 8 years, with many people coming to faith, being baptised and as a church, recognised and released 10 people to go off and be trained for church, chaplaincy and missionary work elsewhere. Statistically in 1986, Portrack was the fastest growing church proportionally throughout the whole of the Baptist Union! Roy was privileged to serve the church, a community church, that shaped his life and ministry, contributing to the wider national ministry that he continues to exercise today. A church that he and his wife continue to identify with and support as members.

All that the church has witnessed in its remarkable ministry through the ensuing years, in a poor, urban housing estate culture was made possible because of the generosity that came through Home Mission. A Home Mission grant 'primed the pump' from which so many good things have come. All the church needed was a primer, some financial support to get things off the ground, to call Roy as its minister and initiate a way of ministry that brought a future and a hope to many people. Within two years the church came off any needed outside financial support and instead of being recipients they became contributors to Home Mission. It's a great story and one that reminds us of the incredible blessing that Home Mission can be.

One of the marks of a good church, association, community or movement is how it embraces and expresses solidarity. How it cares and considers the needs of others. Home Mission is a litmus test of such things. Giving to Home Mission provides us all, individually and within our churches, to identify with, to celebrate, encourage, support and express our solidarity together as an association, seeing the good news of the Gospel shared through the varying ministries, missional and pioneering initiatives that we see across our NBA. Note, not 'The' but 'our' NBA – us not them.

Home Mission in our NBA is a very simple thing but one that makes a huge contribution and difference to which we are all invited as partners in the gospel to participate through what was introduced at last year's assembly, PEGS - partnership, encouragement, giving and support.

We remain very thankful individuals for every church that has continued and those that have begun to support Home Mission. If you or your church haven't given, please prayerfully consider doing so this coming year. **Every contribution counts.**

Generosity and the willingness to stand with others who are sharing the good news of the Gospel throughout the north-east despise greatly needed and much appreciated.

***As a result of Home Mission giving we were really encouraged in 2025 to make grants in support of the following ministries:***

- Alnwick Baptist Church
- Headland Baptist Church
- New Life Baptist Church
- Oxford Road Baptist Church
- Westgate Baptist Church
- West View Baptist Church
- Whitley Lodge Baptist Church

We are grateful too for the collaboration in mission made possible by partnering with the Lady Hewley Trust and the Baptist Insurance Company.

Thank you for your generosity and support of Home Mission.

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

## BMS World Mission

Throughout 2025, the NBA strengthened its partnership with BMS through a new initiative: a bi-monthly Sunday evening Zoom forum. Facilitated by NBA Trustee Rev Paul Knight and BMS Regional Representative Johny Hilaire, these sessions have focused on raising the profile of global mission within our region.

Guided by the late John Stott's reminder that *"God is a global God... and so the Church needs to be global in its thinking"*. A highlight of the past year was a session with Peter Samir (Quest Academy), who provided expertise on building bridges between Middle Eastern and Western cultures to foster true inter-cultural Christian communities.

Looking Ahead to 2026 we are committed to continuing this work in the coming year with an exciting lineup of speakers:

- **Jen Guymer (Head of Mission HR):** Re-imagining retirement as a springboard for missional opportunities.
- **Sarah Mhamchi (People on the Move Lead):** Best practices for welcoming refugees.
- **Laura-Lee Lovering:** A session focused on creation stewardship.
- **Peter Samir:** Returning to discuss developing intercultural leadership.

Thank you for generosity in supporting the work of BMS Home Mission. Please note that Johny Hilaire is available for church speaking engagements (07508 545661). To join the 2026 Zoom calls, please contact the NBA Administrator.

*We extend thanks to Rev Paul Knight, NBA Trustee and BMS World Mission Representative*

## Children, Youth and Families' Facilitation (CYF)

Dan Holland continues to serve as the NBA's Children's, Youth and Families Facilitator. Employed for seven hours per week, the Facilitator remains dedicated to supporting CYF ministries across the association.

CYF workers from across the NBA convened on two occasions. These gatherings provided essential opportunities for workers to share experiences, pray, and eat together. Participants found networking and communal support invaluable as they seek to serve their respective local churches. Following the success of these meetings, further sessions are scheduled for 2026.

2025 saw the successful launch of the 10-week Youthscape Essentials Course, a partnership between the Yorkshire Baptist Association (YBA) and the NBA. Designed for volunteers and those connected with young people, the course allowed churches to build relationships while developing their understanding of youth support. The weekly online sessions, utilising videos and shared activities for reflection, rapidly became a key engagement point for participants. Due to the excellent reception of the initial course, the NBA CYF Facilitator will launch a new iteration of the course in early 2026, this time in partnership with both the YBA and the North Western Baptist Association (NWBA).

The launch of the Explore internship programme was a significant milestone last year. Initially, the NBA hosted two interns who served in their local churches while studying at the Luther King Theological Centre (formerly Northern Baptist College). These interns were heavily involved in NBA life, contributing significantly to regional gatherings and team meetings. For the current year, the NBA hosts one intern, with others based in the NWBA and beyond. Toby Cockerill (18) serves as the current Explore Intern at New Life Baptist Church (Northallerton) while studying part-time at the Luther King Theological Centre two days a week. Having lived in Northallerton for three years, Toby is actively involved in leading youth group sessions and church planning, including evening services and youth worship events. He also collaborates with Associate Pastor Greg Condon on a podcast titled "Confused? So are we!" Toby has proven to be a welcome addition to his placement church, and the NBA hopes to continue growing and developing this programme throughout the year.

The NBA maintains a strong national presence on the core team of the Baptists Together CYF Roundtable. These sessions provide attendees with significant material for reflection. This year, intern Toby Cockerill joined the sessions to offer the perspective of a young leader working within a local church. Recent Roundtable focuses have included; looking at the findings and implications of The Quiet Revival Report (Bible Society, April 2025), intercultural CYF ministry, a new resource for churches seeking to hear the voices of children and young people due to published in 2026, and a national retreat for CYF workers & volunteers in 2026.

*We extend thanks to Dan Holland, Association CYF Facilitator*

## **Young Adults Ministry**

The NBA is currently represented at the Baptists Together Young Adults Roundtable—which meets concurrently with the CYF Roundtable—by Greg Condon, Associate Pastor at New Life Baptist Church.

With eight years of experience focusing on bridging generation gaps within churches, Greg's role involves representing NBA churches, praying, planning ministry, and understanding how young adults interact with the Church.

Greg is available to support churches wishing to discuss ministry strategies for the 18–30 demographic. Churches are encouraged to contact him directly regarding young adult engagement or to pass his details to young adults within their congregations.

*We extend thanks to Greg Condon, Association Young Adults Ministry*

## Safeguarding

In 2025, 159 people undertook the Level 2 Excellence in Safeguarding course and 71 the Level 3 course. The NBA Safeguarding lead was also part of a pilot programme offering online training at level 2. This was a huge success and training will continue to be offered online at L2. Thank you to all those who undertook training and encouraged others to do the same. The commitment to Excellence in Safeguarding within the NBA is a huge encouragement.

This year, we have had two people undergo the Level 2 Train The Trainer course and so we will have gone from no trainers based in the NBA to a small team of three.

The DPS (Designated Person for Safeguarding) Afternoon tea was very successful with over 20 DPS's from across the region gathering to undergo training, share and enjoy a special afternoon tea. It was really good to gather together and to be able to treat those serving their churches in this way. There is another DPS training day planned for 2026.

The NBA Safeguarding lead has also been part of a small team writing and designing materials for a Junior Leaders Safeguarding course. This has been designed to help junior leaders understand safeguarding in the context of their voluntary roles within their churches. This resource is being piloted in the NBA and elsewhere and will be available later in this year.

The NBA Safeguarding lead is still connected to the National Core Safeguarding Group which meets both online and in person. The experience and insight gained from being in this group is invaluable.

Throughout the year there has been work supporting DPSs and churches across the NBA as they respond to safeguarding issues and work to safeguard their churches. There are so many across the region working so diligently to serve and support those in their care.

*We extend thanks to Dan Holland, Association Safeguarding Lead*

# Financial Summary

## Key changes

This financial year has been one of consolidation for the Association. The ongoing financial model review by BUGB is expected to reduce funding levels to all associations, so it has been prudent to manage reserve levels to enable a managed transition to a reduced level of operation. 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 Co-Regional Minister: Team Leads.

## Income

During the year, total income of the Association increased by £10,000. This was primarily as a result of additional support funding from BUGB, plus receiving a share of the national surplus in the Home Mission fund from 2024. This helped to cover a reduction in the grant from the Lady Hewley trust, which support the pioneering project across Hartlepool.

## Expenditure

The total expenditure of the Association decreased by £10,000. The main cause of this was a reduction in grant applications from churches. However, grants of £96,000 were paid out across seven churches in the Association. The Association also had an increase in contracted staff of £10,000, driven by a reduction in vacant posts and the mission pioneer post being filled from September 2025.

## Net resources

The additional one-off grant income from BUGB and the slight reduction in expenditure meant that net resources increased by £66,000. Unrestricted funds now stand at £366,000 (£300,000 in 2024).

## Looking ahead

BUGB continues the work on its financial review, expected to be implemented from 2027. The position will be extremely challenging and BUGB has agreed a Transitional Support Fund for

2026 in order to continue planned levels of service without having to make significant reductions before the result of the financial review is implemented.

The NBA remains successful at bringing in resources to support pioneering work, maintaining our ability to support churches in 2026 through a grants budget of £90,000 (£89,000 in 2025).

### **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

14 March 2026

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 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 2025, 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Institute of Management Accountants (CIMA), which is one of the listed bodies.

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.

# STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2025

	Note	2025			Total	2024			Total
		Unrestricted £	Designated £	Restricted £	£	Unrestricted £	Designated £	Restricted £	£
<b>INCOME AND ENDOWMENTS</b>									
Donations and legacies	2	4,898	–	–	<b>4,898</b>	3,980	–	–	3,980
Investment income	3	5,441	–	–	<b>5,441</b>	6,177	–	–	6,177
Income from Charitable activities	4	223,265	–	–	<b>223,265</b>	198,995	–	–	198,995
Other income	5	65,206	–	–	<b>65,206</b>	65,206	–	–	65,206
<b>Total income and endowments</b>		<b>298,810</b>	<b>–</b>	<b>–</b>	<b>298,810</b>	<b>288,475</b>	<b>–</b>	<b>–</b>	<b>288,475</b>
<b>EXPENDITURE</b>									
Expenditure on Charitable activities	6	(232,509)	–	–	<b>(232,509)</b>	(242,805)	–	–	(242,805)
<b>Total expenditure</b>		<b>(232,509)</b>	<b>–</b>	<b>–</b>	<b>(232,509)</b>	<b>(242,805)</b>	<b>–</b>	<b>–</b>	<b>(242,805)</b>
<b>Net income/(expense) for the year before transfers</b>		<b>66,301</b>	<b>–</b>	<b>–</b>	<b>66,301</b>	<b>45,670</b>	<b>–</b>	<b>–</b>	<b>45,670</b>
<b>Transfers between funds</b>		<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>172,500</b>	<b>(172,500)</b>	<b>–</b>	<b>–</b>
<b>Other Gains</b>		<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>6,714</b>	<b>–</b>	<b>–</b>	<b>6,714</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>66,301</b>	<b>–</b>	<b>–</b>	<b>66,301</b>	<b>224,884</b>	<b>(172,500)</b>	<b>–</b>	<b>52,384</b>
<b>Total funds brought forward</b>		<b>299,962</b>	<b>28,392</b>	<b>–</b>	<b>328,354</b>	<b>75,078</b>	<b>200,892</b>	<b>–</b>	<b>275,970</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>366,263</b>	<b>28,392</b>	<b>–</b>	<b>394,655</b>	<b>299,962</b>	<b>28,391</b>	<b>–</b>	<b>328,354</b>

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 2025

	Note	2025 £	2025 £	2024 £	2024 £
<b>FIXED ASSETS</b>					
Tangible fixed assets	9	–		–	
Investments	10	<u>2,355</u>		<u>2,355</u>	
			<b>2,355</b>		174,855
<b>CURRENT ASSETS</b>					
Debtors	11	<b>28,345</b>		–	
Cash at bank and in hand	12	<u>374,609</u>		<u>327,520</u>	
		<b>402,954</b>		<b>327,520</b>	
<b>CURRENT LIABILITIES</b>					
Creditors	13	<u>(10,654)</u>		<u>(1,521)</u>	
<b>NET CURRENT ASSETS</b>			<b>392,300</b>		325,999
<b>NET ASSETS</b>			<u><b>394,655</b></u>		<u>328,354</u>
<b>CHARITY FUNDS</b>					
Endowment	14	–		–	
Restricted	14	–		–	
Designated	14	<b>28,392</b>		<b>28,392</b>	
Unrestricted	14	<b>366,263</b>		<b>299,962</b>	
<b>TOTAL CHARITY FUNDS</b>	15		<u><b>394,655</b></u>		<u>328,354</u>

For the year ended 31 December 2025, 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 22.

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 25 to 31 form an integral part of these financial statements.

These financial statements were approved by the Directors on 14 March 2026 and signed on their behalf by:

**Linda Donaldson**

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

**Gavin Monument**

Mr G P Monument  
Director

# NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2025

## 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.

### ***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 2025

### 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) 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 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 2025 £	Total 2024 £
Donations and legacies	3,516	–	–	3,516	2,589
NBA Gathering Income	254	–	–	254	295
Contributions to preaching costs	1,128	–	–	1,128	1,096
	<b>4,898</b>	–	–	<b>4,898</b>	3,980

During the year ended 31 December 2024 all of the income related to unrestricted funds.

### 3 Investment income

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
CCLA COIF Charities Deposit	5,241	–	–	5,241	5,977
Fund interest	–	–	–	–	–
Loan interest	200	–	–	200	200
	<b>5,441</b>	–	–	<b>5,441</b>	6,177

During the year ended 31 December 2024 all of the income related to unrestricted funds.

## THE NORTHERN BAPTIST ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2025

#### 4 Income from charitable activities

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Baptist Union of Great Britain Core Funding	223,265	–	–	<b>223,265</b>	198,995
	<u>223,265</u>	<u>–</u>	<u>–</u>	<b><u>223,265</u></b>	<u>198,995</u>

During the year ended 31 December 2024 all of the income related to unrestricted funds.

#### 5 Other income

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Grant from Lady Hewley Trust	56,690	–	–	<b>56,690</b>	71,390
Course Fee Income	3,749	–	–	<b>3,749</b>	3,164
Other income	4,767	–	–	<b>4,767</b>	4,769
	<u>65,206</u>	<u>–</u>	<u>–</u>	<b><u>65,206</u></b>	<u>79,323</u>

During the year ended 31 December 2024 all of the income related to unrestricted funds.

#### 6 Expenditure on Charitable activities

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Grants payable	96,226	–	–	<b>96,226</b>	112,624
Staff salaries	69,356	–	–	<b>69,356</b>	69,585
Employer's National Insurance	769	–	–	<b>769</b>	–
Employer's pension contributions	8,058	–	–	<b>8,058</b>	7,996
Contracted staff	26,815	–	–	<b>26,815</b>	16,670
Housing expenses	16,614	–	–	<b>16,614</b>	15,905
Conferences and courses	1,779	–	–	<b>1,779</b>	2,365
Travel expenses	5,415	–	–	<b>5,415</b>	7,059
Committee travel and expenses	434	–	–	<b>434</b>	169
Loan repayments	–	–	–	–	893
Legal and professional services	–	–	–	–	3,150
Other expenses	4,037	–	–	<b>4,037</b>	3,243
	<u>229,503</u>	<u>–</u>	<u>–</u>	<b><u>229,503</u></b>	<u>239,659</u>
<i>Support costs:</i>					
Telephone, stationery, postage	1,592	–	–	<b>1,592</b>	1,772
Depreciation of equipment	–	–	–	–	–
Insurance	1,414	–	–	<b>1,414</b>	1,374
	<u>232,509</u>	<u>–</u>	<u>–</u>	<b><u>232,509</u></b>	<u>242,805</u>

During the year ended 31 December 2024, all expenditure related to unrestricted funds.  
The average number of employees during the year was 3 (2024: 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 2025

#### 7 Grants and donations payable

	Unrestricted £	Designated £	Restricted £	Total 2025 £	Total 2024 £
<b>Home Mission grants</b>					
<u>Annual grants</u>					
Alnwick	1,000	–	–	1,000	5,000
Berwick	–	–	–	–	3,250
Bishop Auckland	–	–	–	–	4,000
Hartlepool, Headland	70,577	–	–	70,577	70,101
New Life Northallerton	3,088	–	–	3,088	3,294
Northern Baptist College	–	–	–	–	10,000
Oxford Road	5,000	–	–	5,000	3,040
Portrack	–	–	–	–	3,643
Redcar	–	–	–	–	–
Southbank	–	–	–	–	5,000
West View	6,350	–	–	6,350	–
Westgate Road	5,000	–	–	5,000	–
Whitley Lodge	5,000	–	–	5,000	5,000
	96,015	–	–	96,015	112,328
<b>Donations</b>					
BMS World Mission	–	–	–	–	148
Home Mission	211	–	–	211	148
	96,226	–	–	96,226	112,624

During the year ended 31 December 2024 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:

	2025 £	2024 £
Salaries	58,151	58,168
Pension costs	6,938	6,746
Housing expenses	16,614	16,352
Travel expenses	5,415	6,995
	<u>87,118</u>	<u>88,261</u>

Rev. L Donaldson acts as one of the Association's Trustees and received remuneration of £37,726, housing expenses of £7,862 and travel expenses of £3,134. In addition the Charity made pension contributions totalling £4,508.

Rev. J Pozzo acts as one of the Association's Trustees and received remuneration of £20,425, housing expenses of £8,752 and travel expenses of £2,281. In addition the Charity made pension contributions totalling £2,430.

During the year, excluding expenses set out in the above table, further expenses of £184 were incurred by two Trustees. 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 2025**

**9 Tangible fixed assets**

	Freehold land & buildings	Fixtures, fittings and equipment	Total 2025	Total 2024
	£	£	£	£
At the beginning of the year	–	1,079	1,079	173,579
Additions	–	–	–	–
Disposals	–	–	–	(172,500)
At end of the year	<b>–</b>	<b>1,079</b>	<b>1,079</b>	<b>1,079</b>

**Depreciation and impairments**

	Basis Rate	None	Straight Line 50%		
At beginning of the year		–	1,079	1,079	865
Disposals		–	–	–	–
Depreciation		–	–	–	214
At end of the year		<b>–</b>	<b>1,079</b>	<b>1,079</b>	<b>1,079</b>

**Net book value**

Net book value at the beginning of the year	–	–	–	–
Net book value at the end of the year	–	–	–	–

In 2024, the charity sold its freehold property for £172,500. 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).

**10 Investments**

	2025 £	2024 £
<b>Cost</b>		
At 1 January	2,355	2,355
Additions	–	–
Disposals	–	–
At 31 December	<b>2,355</b>	<b>2,355</b>

The investments are analysed as:-

	2025 £	2024 £
Baptist Insurance Company plc – 471 £5 shares fully paid	2,355	2,355
	<b>2,355</b>	<b>2,355</b>

**THE NORTHERN BAPTIST ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
for the year ended 31 December 2025**

**11 Debtors**

	<b>2025</b> £	<b>2024</b> £
Prepayments and other debtors	<u>28,345</u>	<u>–</u>

**12 Cash at bank and in hand**

	<b>2025</b> £	<b>2024</b> £
Unity Trust Bank plc	<b>248,608</b>	206,684
CCLA COIF Charities Deposit Fund	<b>126,001</b>	120,836
	<u><b>374,609</b></u>	<u>327,520</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	<b>10,654</b>	1,521	–	–
Loan from YBA	–	–	–	–
	<u><b>10,654</b></u>	<u>1,521</u>	<u>–</u>	<u>–</u>

**14 Summary of fund movements**

	Balance brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Balance carried forward £
<b>Unrestricted</b>					
General Fund	299,962	298,810	(232,509)	–	<b>366,263</b>
<b>Designated</b>					
Mission Support Fund	28,392	–	–	–	<b>28,392</b>
Manse	–	–	–	–	–
<b>Restricted</b>					
	<u>328,354</u>	<u>298,810</u>	<u>(232,509)</u>	<u>–</u>	<u><b>394,655</b></u>

**Mission Support Fund**

In 2022 Trustees agreed to consolidate all historical Designated funds into a single Mission Support Fund. This is part of the implementation of a transitional plan for the NBA to a future funding model with a priority focus on supporting mission work through the churches within the NBA.

**Manse**

The manse (freehold land buildings) was sold in 2024 after trustees deemed it surplus to requirements. As there are no restrictions on proceeds, the funds are transferred to the General Fund.

## THE NORTHERN BAPTIST ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS (continued) for the year ended 31 December 2025

#### 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	374,562	(10,654)	–	366,263
	–	2,355	402,954	(10,654)	–	394,655

#### 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 £8,058 (2024 £7,996).

#### 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 £70,117 of Home Mission grants during the year ending 31 December 2026 subject to certain conditions being satisfied.

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