

Mutley Baptist Church
Annual Report for 2024



Name of the Charity:

Mutley Baptist Church

Charity registration number:

1127079

Registered Address:

Mutley Plain
Plymouth PL4 6LB

Trustees during 2024:

Rev N Lear (Minister)
Mr M Bailey (Church Secretary)
Mr T Burston (Treasurer)
Mr P Allen – appointed 25/03/2024
Mr D Ball – appointed 01/07/2024
Mr J Dawes – retired 31/12/2024 at the end of his second 3-year term
Dr A Gaston
Mr J Nadimikeri – appointed 25/03/2024
Mr T Provost – retired 31/12/2024 at the end of his second 3-year term

Trustees subsequently appointed:

None

Property Trustees:

The Baptist Union Corporation
Baptist House
PO Box 44
129 Broadway
Didcot OX11 8RT

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Bankers:

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4TA

Independent Examiner:

Ian Barrett FCA FCIE

Charitable Object:

The charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

Mutley Baptist Church (MBC) occupies premises which are held by the South West Baptist Trust Corporation Ltd, on Trusts which are entirely compatible with the above object. The Minister also occupies premises which are held by the Baptist Union Corporation Limited, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-making processes:

Members of MBC are accepted in accordance with the Approved Governing Document which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of baptism, to renew their public profession of faith in Jesus Christ.

Members' meetings normally take place four times per year and the view of the members as expressed in the meeting under the guidance of the Holy Spirit determines the overall policy of the church. In accordance with the constitution, the members appoint Trustees who, together with the Minister, Church Secretary and Treasurer (collectively known as the Leadership Team) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the church meeting by the Trustees for guidance or may be raised by members in church meeting for further consideration by the Trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church

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seeks to work by consensus wherever possible. The Trustees review their adherence to the seven principles listed in the Charity Governance Code on a regular basis.

Objectives and Activities:

In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as their living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship, on Sundays at 10.00am and 6.00pm and with additional services at Easter and Christmas. Broadcasting of the 10.00am Sunday service on 'Zoom', introduced at the start of lockdown, has continued as a way of allowing those unable to attend in person to participate. There is a full programme for children and young people during the 10.00am Sunday service, and also on Thursday evenings in different groups for 5-18 year olds. On most days during the week there are activities for children, for parents with babies and toddlers, and on Thursdays for families as a whole, with food and refreshments available at teatime. A summer holiday club and day trips are also offered and prove very popular with kids and parents alike.

Members of the church are active participants in the operation of the Soup Run on Wednesday evenings serving the homeless and street folk of the city of Plymouth, and who regularly numbered 100+ during 2024. MBC also supply Street Pastors on Saturday evenings to give reassurance and assist where needed in the city's busy nightlife hotspots. On Thursday lunchtimes throughout the year the church's Main Hall and kitchen are used for the Bigger Table, where a hot drink and a meal are provided to the vulnerable, lonely and homeless, along with a warm welcome and a listening ear, and the opportunity for prayer if desired. People can purchase (for the nominal amount of £1.50) a large bag of food items supplied through 'Fare Share' in Plymouth. Those attending are also able to seek financial advice from Plymouth Focus (who have an office within the church) and who are able to offer longer appointments for complex situations which are then investigated and people helped as much as possible. On Tuesday lunchtimes The Cosy Corner operates as a welcoming space where the Lounge is open for people to pop in and receive a friendly welcome, a hot drink and a bite to eat, and the opportunity to chat with others. It was initially introduced in late 2022 in response to the cost of living crisis, and financially supported by Plymouth City Council through the Government's Household Support Fund. Other initiatives for local groups, such as shared-interest forums, cooking and gardening, are hosted either at the church or at the Green Space premises on Mutley Plain.

Evening meetings are held each week in the homes of members in different parts of the city to encourage and nurture growth in faith and discipleship. Again, the continued use of 'Zoom' has allowed people who can't physically attend to stay involved and in touch. A Pastoral Team meets weekly to co-ordinate contact with the elderly, sick and lonely members of the fellowship through hospital visits, home visits, phone calls, emails and the sending of cards.

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The church continues to take the issue of safeguarding extremely seriously with regard to the children, young people and adults at risk that it serves. The Safeguarding Policy is regularly reviewed and updated as necessary, and duly endorsed and adopted by the membership. Volunteers and leaders wanting to work with these groups are appropriately vetted by the Disclosure and Barring Service.

MBC is increasingly environmentally-friendly and currently holds bronze status awarded by the A Rocha UK Eco Church project. It is now an established member of the Inclusive Church Network signifying that everyone is welcome here, part of the Plymouth Affirming Churches Together (PACT) umbrella group, and a participant and host in the Open Table Network, a multi-denominational group that meets once a month.

Although primarily serving the needs of the local community in and around Mutley, the church continues to support a number of missionaries overseas, some financially and all prayerfully. In 2024 the church supported couples serving in Uganda, Madagascar and the Middle East.

Significant events during 2024:

On the staffing front, the Youth, Children and Families (YCF) Pastor returned from maternity leave on a phased basis in April, and to help balance her new work / home responsibilities reduced her working week from 38 hours to 35 hours. As a result, the lady who was filling in for her during her six month maternity leave was appointed to work 5 hours per week as YCF Support Officer. The Building Maintenance Manager post, vacant since late 2023, was relinquished and the work is now being done on a paid contract basis of up to 40 hours per month, supplemented by volunteer days throughout the year. In addition, the Office Administrator voluntarily reduced her working week from 28 hours to 20 hours.

On the technical side, the new church website was gradually enhanced for content and usability. Other significant improvements saw the migration to Microsoft SharePoint and the implementation of the ExpensePlus financial management software.

On the buildings side, the Bunyan Room and Aylward Room were refurbished and the latter is now being rented by Gifted Women. Permission was granted for the erection of a wooden cross at the front of the church and this is now in place. The church kitchen remains vital in supporting many of the activities provided; cleanliness standards were carefully maintained and our Level 5 Food Hygiene rating preserved. As a key part of MBC's community ministry, the Green Space premises on Mutley Plain were extended significantly and now incorporate the remaining stock from the Christian Resources Project bookshop.

More trained medical staff, along with their families, joined our congregation during in 2024 from India and Nigeria (in particular) to take up employment at the University Hospitals Plymouth NHS Trust at Derriford. The church membership at year end stood at 134.

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Financial Report:

MBC continues to raise the majority of the funds needed to carry on its activities from within its own membership and congregation. Staff salaries remain the most significant item of expenditure and relate to those of the Minister, YCF Pastor, Community Pastor, Office Administrator, Caretaker and YCF Support Officer. MBC remains heavily dependent on members working as unpaid volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure but nevertheless contribute substantially to achieving its objectives. A further grant was obtained from Plymouth City Council to help fund the Cosy Corner welcoming space during 2024.

The year ended with a cash deficit of £30,183, which is of major concern to the Trustees as it is the 4th successive year in which expenditure has significantly exceeded income. The average annual deficit since 2021 is now more than £25,000. The only material fluctuation in annual income over this period has been caused by timing differences in the collection of Gift Aid claims.

The church's core income from donations, the offertory and gifts from members and supporters fell marginally in 2024 to £126,315, and the Trustees recognise that there is a clear 4-year trend of static income set against slowly rising expenditure that has created this structural deficit, and which must be addressed within the next 2 years if the church is to survive.

A new Church Treasurer took up post on 1 January 2024 and inherited a 2024 budget that forecasted a deficit of almost £40,000. With 6 paid members of staff, wages and salaries are by far our largest cost, accounting for almost 50% of the church's annual outgoings. The Trustees are continually reviewing all areas of expenditure. They wish to do everything possible to avoid having to make major staff cuts as they believe that every member of the existing staff team is vitally important to the church's ministry.

At the start of the year our Office Administrator volunteered to reduce her working hours from 28 to 20 hours per week. This helped mitigate the full impact of the 9.9% increase in the National Living Wage which took effect from 5 April 2024. However, coupled with unavoidable increases in staff pension costs, this still meant that total staff costs rose by £6,500 to almost £109,000.

A Trustee took over as Buildings Maintenance Manager during the year and has subsequently worked closely with the Church Caretaker. The church buildings comprise 2 large halls and a series of rooms and offices in addition to the main church building, the Sanctuary. Together with a team of 20+ volunteer church members, they have adapted and equipped several rooms for rental by local community groups. The occupancy rates of the existing halls have also increased significantly during the year which has seen room hire income rise by more than £9,000 compared to 2023 to £23,910. This figure is set to rise to £30,000pa in 2025. The volunteers are also meeting regularly to undertake routine buildings maintenance and repair work to minimise our ongoing establishment costs.

The Trustees recommended a one-year reduction of £3,400 in 2024 to the grant support given to one of our long-standing local mission partners and £69,385 of our long-term reserve funds were

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placed upon a 1 Year Fixed Rate Bond with the Baptist Union on 28 February 2024 at 5.0%. This deposit has subsequently generated interest income of £3,450 which will appear in the 2025 Accounts.

The church's energy costs were reviewed during the year using the services of an independent advisor. Two new fixed rate agreements will take effect during late 2025 which ensures there will be no overall increase in the unit costs payable for our gas and electricity usage. The Trustees also intend to seek independent quotes for our insurance costs ahead of their annual renewal in September.

The Trustees are encouraged by the significant increase in attendance numbers at our core church services during 2024. This is reflected in our receiving 6 requests for baptism, with most of these individuals joining the church as committed members. On the strength of these evident trends, the Trustees have set an ambitious budget for 2025 in which we are forecasting a £30,000 increase in income from donations and the associated Gift Aid claims. We are communicating regularly with members and supporters to thank them more frequently for their financial support and to explain and highlight how funds are being used within the church to further God's Kingdom.

Progress against budget is being tracked monthly by the Trustees who fully understand that our income and expenditure must be brought fully into balance in the near future to ensure that the church remains a going concern.

The Trustees have conducted a thorough review of the church's Reserves Policy. They have concluded that funds should only be held in reserve for the specific purpose of ensuring an orderly closure of the church, which they believe would be achieved over a 3-month period. Our calculations show that a sum of £77,400 would currently be required to meet all foreseeable closure costs, being principally staff redundancy costs, utility costs and the repayment of all creditors. This figure has been rounded up to £80,000 to allow for any unforeseen items.

MUTLEY BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted £	Restricted/ Endowment/ Designated £	Total 2024 £	Total 2023 £
Receipts					
Donations and legacies	2	153,780	1,031	154,811	171,214
Investment income	3	4,017	-	4,017	6,721
Income from charitable activities	4	33,832	966	34,797	26,172
Government grants	5	-	2,650	2,650	2,720
Total receipts		£191,628	£4,647	£196,275	£206,827
Payments					
Charitable activities -restricted/unrestricted	6	221,607	4,011	225,618	217,160
Governance costs - independent examination		840	-	840	420
Charitable activities - endowment	6	-	-	-	-
Total payments		222,447	4,011	226,458	217,580
Net receipts/(payments)		(£30,819)	£636	(£30,183)	(£10,753)
Opening bank balance		£178,294	£7,309	£185,603	£196,356
Closing bank balance		£147,475	£7,945	£155,420	£185,603
Restricted			£7,945		

The notes on pages 9 to 12 form part of these accounts

MUTLEY BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 December 2024

	Notes	2024		2023	
		£	£	£	£
Assets					
Assets held for church's own use	11		500,973		497,660
Debtors	12		19,433		22,299
Bank and cash balances	13		155,423		196,355
Total Assets			<u>675,829</u>		<u>716,314</u>
Liabilities					
Current liabilities	14		13,474		6,970
Long term loans			23,833		25,833
Total Liabilities			<u>£37,307</u>		<u>£32,803</u>
Total net assets			<u>£638,522</u>		<u>£683,511</u>

The notes on pages 9 to 12 form an integral part of these accounts. These accounts were approved by the Trustees on 29/05/2025 and signed on their behalf by

Trustee
Nicholas Lear (Minister and Trustee)
Secretary
Mark Bailey (Secretary)

MUTLEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
year ended 31st December 2024

1 Basis of Accounts

a Basis of preparation

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

b Funds

The church has established various funds as follows:

Unrestricted funds

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

Endowment

This comprises the amount originally applied to the building of the church and associated building and to the contingent asset in Note 16. This amount is held as permanent capital until determined otherwise by the Trustees with the approval of the church members' meeting.

Designated

Church members may designate or undesignate a fund for a particular purpose. The members have designated an amount for the purpose of holding a manse.

Restricted

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 cost 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.

2 Donations and legacies

	Unrestricted	Restricted	2024	2023
	£	£	£	£
Offerings	125,558	1,031	126,589	130,189
Tax refunds	28,222	-	28,222	41,025
Legacies	-	-	-	-
Total	£153,780	£1,031	£154,811	£171,214

In the previous year £8,039 of donations were restricted income with the balance being unrestricted.

3 Investment income

	Unrestricted	Designated	2024	2023
Bank interest	1,967	-	1,967	4,488
Rental income	2,050	-	2,050	2,233
	£4,017	-	£4,017	£6,721

4 Incoming resources from charitable activities

	Unrestricted	Restricted	2024	2023
	£	£	£	£
Event and room hire	23,910	-	23,910	14,870
Youth, families and community	8,331	966	9,297	10,529
Other incoming resources	1,590	-	1,590	773
Total	£33,832	£966	£34,797	£26,172

5 Government grants

	Unrestricted	Restricted	2024	2023
Government grants received for community support	-	£ 2,650	£ 2,650	£2,720

MUTLEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
year ended 31st December 2024

6 Charitable Activities

	Unrestricted	Restricted/ Designated	2024	2023
	£	£	£	£
Ministry				
Salaries, wages and visiting preachers	75,687	1,528	77,215	68,996
Manse costs	4,628	-	4,628	7,263
Pension fund deficit payments	10	-	10	12
Expenses	-	-	-	609
Manse loan repayments	2,000	-	2,000	2,000
Support costs	Note 9 34,221	944	35,164	33,237
	<u>£116,546</u>	<u>£2,472</u>	<u>£119,017</u>	<u>£112,117</u>
Mission				
Youth and family	6679	-	6679	11579
Other local community support	7986	1307	9293	18684
Grants made	Note 8 21780	-	21780	25180
	<u>£36,444</u>	<u>£1,307</u>	<u>£37,751</u>	<u>£55,443</u>
Establishment				
Salaries and wages	20,037	-	20,037	18,004
Heat light and water	18,633	232	18,865	14,155
Insurance	9,217	-	9,217	9,144
Lodge utilities, insurance and repairs	6,983	-	6,983	1,634
Repairs and maintenance	13,748	-	13,748	6,663
	<u>£68,618</u>	<u>£232</u>	<u>£68,850</u>	<u>£49,600</u>
Total	<u>£221,607</u>	<u>£4,011</u>	<u>£225,618</u>	<u>£217,160</u>

7 Total resources expended

	Charitable activities £	Grant Funding £	Support costs £	Total 2024 £	Total 2023 £
Ministry	83,854	-	35,164	119,017	112,117
Mission	15,971	21,780	-	37,751	55,443
Establishment	68,850	-	-	68,850	49,600
Cost of generating funds	-	-	-	-	-
	<u>£168,675</u>	<u>£21,780</u>	<u>£35,164</u>	<u>£225,619</u>	<u>£217,160</u>

8 Grants payable

	Unrestricted	Restricted/ Designated	Total 2024	Total 2023
	£	£	£	£
Local	6,780	-	6,780	9,780
Baptist Missionary Society	3,000	-	3,000	3,000
Home Mission	3,000	-	3,000	3,000
Full time overseas	9,000	-	9,000	9,400
	<u>£21,780</u>	<u>£0</u>	<u>£21,780</u>	<u>£25,180</u>

9 Support costs

	Unrestricted	Restricted/ Designated	Total 2024	Total 2023
	£	£	£	£
Administrative staff	13,155	-	13,155	15,309
Internal organisation costs	14,287	-	14,287	7,012
Equipment	2,369	944	3,313	7,919
Conferences, events and training	1,031	-	1,031	404
Hospitality at events	3,051	-	3,051	1,921
Sundry expenses	327	-	327	672
	<u>£34,221</u>	<u>£944</u>	<u>£35,164</u>	<u>£33,237</u>

MUTLEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
year ended 31st December 2024

10 Staff costs and transactions with trustees

	2024	2023
	£	£
Salaries and wages	103,944	95,846
Social security costs	1,384	1,384
Pension costs	6,463	6,463
Other costs	4,628	7,263
Total	<u>£116,419</u>	<u>£110,956</u>

The average number of full time equivalent employees was 4.5 4.5

No employee received emoluments in excess of £60,000 during the year (2023 none).

No sums were reimbursed to Trustees for their work as Trustees (2023 none). The total amount of donations received from trustees was £30,040 (2023 £28,665). One trustee provides maintenance services. The total charged for time and materials amounts to £6,184. These invoices are approved by an independent trustee.

11 Assets held for church's own use

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

	2024	2023
	£	£
Church premises including Lodge	61,731	61,731
Manse	366,282	366,282
Fixtures, furniture and equipment	72,960	69,647
	<u>500,973</u>	<u>497,660</u>

Church premises are insured for £11,162,164 and contents £410,029. The Lodge for £250,325 the Manse for £601,720.

12 Debtors

	2024	2023
	£	£
Gift Aid	7,093	13,644
Prepayments	7,666	7,350
Other	4,674	1,305
	<u>£19,433</u>	<u>£22,299</u>

13 Bank and cash balances

	2024	2023
	£	£
CAF accounts	3,721	21,925
Baptist Union accounts	111,887	117,241
Mission	15,100	11,622
Youth	11,551	16,955
Buildings	10,788	14,388
Other accounts	1,776	2,936
Cash	600	536
	<u>£155,423</u>	<u>£185,603</u>

14 Creditors

	2024	2023
	£	£
Accruals	4,368	5,511
Other creditors	9,106	1,459
	<u>13,474</u>	<u>6,970</u>

15 Long term loans

	2024	2023
	£	£
South West Baptist Association Memorial Fund loan for manse	<u>23,833</u>	<u>25,833</u>

The loan is interest free and repayable over 15 years at £2,000 per year.

MUTLEY BAPTIST CHURCH
NOTES TO THE ACCOUNTS
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16 Contingent Assets

The church, MBC, holds a 64% share in a property at 55 Ker Street, being a Manse used by the members of Devonport Community Baptist Church ('DCBC'), upon the following conditions:

- a.** DCBC may, at its discretion, sell the Manse and invest the full proceeds of sale into a new freehold or long leasehold property for use as an alternative manse or building for other DCBC purposes. Any such building purchased in future would be held on trust which reflected the shares of the purchase price provided from MBC.
- b.** If DCBC ceases to operate as a Baptist Church then the MBC share of the sale proceeds of the Manse or any substituted property will be held by South West Baptist Trust Corporation upon the present trusts applicable to them it being the intention of MBC that these be used for church planting in Plymouth or elsewhere as agreed by the members of MBC.

The beneficial interest in this property rests with DCBC unless and until the condition at **b** above is satisfied. Accordingly, as this condition has not been satisfied, it is not practicable to reflect any financial effects in these statements.

17 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Fund ('The Scheme') which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Since 1 January 2012 benefits have been provided through a Defined Contribution ('DC') plan.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister and some members of the church staff are eligible to join the Scheme.

18 Related charities

The custodian trustee of the church is The Baptist Union Corporation Limited, charity number 249635. The church is also a member of the Baptist Union of Great Britain, and the South West Baptist Association. The church made donations to the Baptist Union Home Mission Scheme as set out in Note 8.

Independent Examiner's Report to the Trustees of Mutley Baptist Church
Charity no. 1127079

I report to the trustees on my examination of the accounts of Mutley Baptist Church (the Church) for the year ended 31st December 2024.

Responsibilities and basis of the report

As the charity trustees of the church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the church as required by section 130 of the Act; or
2. The accounts do not accord with those records;

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.

Ian Barrett FCA FCIE
Barretts Chartered Accountants and
Chartered Tax Advisers
22 Union Street
Newton Abbot TQ12 2JS

1st July 2025