

**Minehead Baptist Church**

**Registered Charity Number 1130521**

**Receipts and Payments Account**

**for the year ended**

**31 July 2024**

**and**

**Statement of Assets and Liabilities**

**as at that date**



**Brunel Chartered Certified Accountants**

**Minehead Baptist Church**  
**Registered Charity Number 1130521**

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**ANNUAL REPORT OF Minehead Baptist Church**  
**Year to 31 July 2024**

**Administrative Information**

Minehead Baptist Church is part of the Baptist Union of Great Britain and the South West Baptist Association.

**CONTACT ADDRESS**

Parks Lane  
Minehead  
Somerset  
TA24 8BS

**CHARITY TRUSTEES (THE LEADERSHIP TEAM)**

***MINISTERS***

Rev. Paul McCabe  
Thomas Pratt (Minister in Training to 31 July 2024)

***ELECTED MEMBERS  
(ELDERS)***

Margaret Hammel  
Alexander Prail  
Deborah Ward (resigned 20 November 2023)  
Patricia Crispin  
Luke Orpin

***TREASURER***

Pauline Westcott

***PROPERTY TRUSTEES***

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

***ACCOUNTANTS***

Brunel Chartered Certified Accountants  
3 Marco Polo House  
Cook Way  
Taunton  
TA2 6BJ

**ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH**

**Year to 31 July 2024**

**Aim and Purpose**

Minehead Baptist Church (MBC) 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. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a member of the Baptist Union MBC subscribes to the Union's Declaration of Principle:

- “That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
- That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who ‘died for our sins according to the Scriptures, was buried, and rose again on the third day’.
- That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.”

The Trustees are aware of the Charity Commission's guidance on public benefit in “The Advancement of Religion for the Public Benefit” and have regard to it in its administration. The Trustees believe that, by fulfilling their responsibility to work together with the Minister and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic and social, it provides a benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values, and service by members of the Church to the community, to the benefit of individuals and society as a whole.

**Objectives and Activities**

The Trustees support the minister(s) in promoting the ministry and mission of the Church. The powers conferred on the Trustees include the power to acquire, manage and administer property for Church purposes and the power to frame an annual budget of monies required for Church work. The Trustees are also given power, jointly with the minister(s), to appoint and dismiss Church staff members and to determine their salaries and conditions of service.

The Trustees are committed to enabling as many people as possible to worship at Minehead Baptist Church on Sundays and to take part in midweek activities, bible studies and prayer meetings.

In addition to numerous Church groups, MBC also has an active Girls' Brigade, and runs The Hub – all of these being important parts of the mission of our Church.

**ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH**  
**Year to 31 July 2024**

**Review of the Year**

**1 Corinthians 1:8-9 He will also keep you firm to the end, so that you will be blameless on the day of our Lord Jesus Christ. God is faithful, who has called you into fellowship with his Son, Jesus Christ our Lord.**

The words of this scripture remind all to both stand firm in holding to the words of scripture itself and to hold onto the faithfulness of God who has called us all to Minehead Baptist Church, We are, and we will remain, a church family made up of all ages and backgrounds.

**Finances**

For the majority of the financial year represented by these accounts it was expected that we would finish the year with a deficit. However, through keeping ourselves focused on the verse above and in being faithful to Jesus who calls us to follow him, the year finished with a significant donation enabling us to finish the year with a surplus.

As part of our response to this situation this year we began to take donations by way of debit and credit cards. Whilst monies given this way are not at present hugely significant this has provided another way individuals can give to the work of MBC should they wish.

On a personal note, the year has been one where personal change has seen me working one or two days a month for the Southwest Baptist Association (SWBA) as part of a local cluster and as part of the ministerial recognition committee. In exchange for this work SWBA pay the church a fee.

It is recognised that we will need to give our financial position further consideration in the coming year and share the financial needs of the church with all who call MBC their church family in order to ensure that we arrive at a balanced position at the end of the year.

As in past years the trustees, helped enormously by the treasurer, are updated monthly on the financial position in order to maintain good financial management.

**Review of the year and future plans**

Over the last few years, we have had to adapt to the long term changes the Covid Pandemic has brought to our society and in one sense we have not yet seen the last of the changes this will bring about. This review includes several issues where these changes have had an effect.

Following a review of Church at 4, and primarily because of declining attendance, it was decided to reduce the frequency of these services from weekly to one per month with this monthly service being followed by a 'bring and share' tea. Numbers at this service have held steady during the year.

A review of the need for a 'second' evening worship service is ongoing with several different ideas suggested by individuals being considered. It is likely that we will be assessing these ideas in the coming year. This assessment will include the possibility that any additional worship services will not be held on a Sunday but rather on another day of the week and possible at a different location.

**ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH**  
**Year to 31 July 2024**

In May last year The Hub celebrated 10<sup>th</sup> Anniversary. As part of the year's activities, we held an envisioning day in July this year. This resulted in several different opportunities which have been presented to both the Hub management team and the church meeting. One initial benefit outcome from the day was a positive feeling that rather than things being defined as either 'The Hub' or 'The Church' that we needed a fresh approach such that wherever someone engages with us we they simply engage with 'us', that is to say with Minehead Baptist Church.

We were encouraged to dream big and see the Hub as a light to the whole community. We will look to Connect with our Community, Engage them with the message of the Gospel as appropriate, Respond to the needs of both community and church and enable the community and the church to grow in faith through the authentic presentation of the gospel message.

One thing that looks like being an early possibility at the Hub is an Oasis style coffee afternoon. Whilst details are not yet known this would look to build upon what we already hold at the church. An initial group of volunteers have come forward to look at running this and we will be look to initiating this in the autumn.

This year was also the first full year that we have had our Minister-in-Training Tommy Pratt with us. Tommy has taken on the role of overseeing our youth and children's programme as well as being an integral part of the pastoral team at MBC. Some changes have been made to both the Sunday and Friday programmes and it is expected that more will follow in the coming year. As I write this review several of our youth both Christian and Non-Christian will be attending the Satellites Festival with Tommy. Due to the generosity of the church family it has been possible to do this without any cost to the young people.

Due to the fact that Christmas Eve was on a Sunday we managed to hold 2 different sorts of Carol Service, a more traditional service and a more contemporary service as well as holding our annual nativity service.

During this year our former Minister-in-Training Richard Hall has been called to serve as the minister at Foots Cray Baptist Church and will be taking up this post in September. We wish Richard well in his new role and thank the Lord for calling him to serve him.

Monday prayers at the Hub have seen numbers increase over the year and 18 regularly meet. Prayers posted on Facebook twice a week and services posted on YouTube have become a permanent part of how we reach out beyond our walls to the community we are called to serve.

It was not possible to livestream Spring Harvest this year due to issues surrounding the cost of the copyright licence we would need to do this. Whilst we will be looking at how we might overcome this for 2025 it is not currently known if this will be possible.

A review of the leadership led to a presentation about the structure of our leadership being shared with the church. This will be implemented in the coming year.

Whilst some regular attendees have moved away from Minehead or have found another spiritual home this past year a number of new people have also attended MBC for the first time in the past year. Although no formal review of this has been undertaken and conclusions are largely anecdotal it would appear that recent attendees are largely younger than our average age

**ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH**  
**Year to 31 July 2024**

This year has seen a new life group being formed and this is engaging with a number of those who are new to the church.

No review of the year would ever be complete without acknowledging the amazing work and effort made by so many volunteers who give their time and effort to MBC in so many ways. It is right to thank my fellow trustees for all their hard work and specifically thank Pauline our treasurer for all she did this year and specifically for her faith with our church finances and for all the things she does which are unseen.

It is also right that we give thanks to our awesome Lord who continues to be generous to us in all ways, including our finances. We pray that as you read through the rest of this report you will join us in praising the Lord and giving all the glory for what has been done by the Lord, and what is planned for the coming year.

## **Financial review and reserves policy**

Total receipts on unrestricted funds were £184,153 including £22,618 fees for mission activities at The Hub, £11,105 hall hire (£5,905 of which relates to The Hub) and £1,804 interest received on deposit accounts. There were £6,387 receipts on restricted funds. Total payments on unrestricted funds were £179,488 including £75,860 for employment costs. The accounts show an excess of receipts over payments of £3,048 (Unrestricted Funds surplus £4,665, Restricted Funds deficit £1,617).

Our reserves policy is to hold £30,000 in reserve, being approximately 3 months' expenditure. The Leadership Team are pleased to report that the closing balance of unrestricted cash funds amounted to £58,748.

## **Statement of the Leadership Team's Responsibilities**

The Leadership Team (Charity Trustees) are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Charity law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of its surplus or deficit for that period. In preparing these financial statements 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 UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that that these financial statements comply with the Charities Act 2011. It is also responsible for safeguarding the charity's assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **Structure, Governance and Management**

Members of the Church are accepted in accordance with the Governing Document. There were 120 Members as at 31 July 2024. Ordinary Church Members' Meetings normally take place six times per year. Though the Governing Document permits decisions to be made at Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.



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**ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH**

**Year to 31 July 2024**

In accordance with the Governing Document, the Members appoint Charity Trustees (called Elders or Deacons), who together with the Minister(s), Church Secretary and Church Treasurer (who are appointed by the Members), and collectively known as the Leadership Team, to be responsible for the governance of the Church and its control, management and administration as well as the day-to-day running of the Church's work and witness, and the financial and legal aspects of the charity.

This report for the year 31 July 2024 is as approved by the Trustees on

.....  
Trustee authorised to sign on behalf of the Trustees

**INDEPENDENT EXAMINER'S REPORT**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MINEHEAD BAPTIST CHURCH**

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 July 2024 which are set out on pages 8 to 11.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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:

accounting records were not kept in respect of the charity as required by section 130 of the Act; or  
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.

Signed .....

Date .....

**Chris Cherry FCCA**

Brunel Chartered Certified Accountants  
3 Marco Polo House  
Taunton  
Somerset  
TA2 6BJ

**Minehead Baptist Church**  
**Registered Charity Number 1130521**

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**Receipts and Payments Account for the year to 31 July 2024**

		Unrestricted funds	Restricted funds	Total funds	Last year
	Note	£	£	£	£
<b>Receipts</b>					
Donations, legacies and grants	2	148,626	6,387	155,013	148,621
Interest on bank accounts		1,804		1,804	989
Fees for Mission Activities (The Hub)		22,618		22,618	22,396
Hall hire (The Hub)		11,105		11,105	8,806
<b>Total receipts</b>		<b>£ 184,153</b>	<b>£ 6,387</b>	<b>£ 190,540</b>	<b>£180,812</b>
<b>Payments</b>					
Wages/salaries and national insurance		73,110	2,750	75,860	80,167
Pension contributions		13,353		13,353	7,179
Pension deficit contributions		12		12	12
Loan Repayment to Baptist Building CIO		9,000		9,000	9,000
Repairs and maintenance		22,901		22,901	4,877
Equipment repairs and renewals		1,564		1,564	2,585
Utilities and telephone		26,698		26,698	25,206
Church running costs		10,322		10,322	11,413
Mission	3	22,527	5,254	27,782	40,084
<b>Total payments</b>		<b>£ 179,488</b>	<b>£ 8,004</b>	<b>£ 187,492</b>	<b>£180,523</b>
<b>Net of receipts/(payments)</b>		<b>4,665</b>	<b>(1,617)</b>	<b>3,048</b>	<b>290</b>
Transfers between funds		(743)	743	-	-
<b>Cash funds last year end</b>		<b>54,083</b>	<b>19,184</b>	<b>73,267</b>	<b>71,313</b>
<b>Cash funds this year end</b>		<b>£58,005</b>	<b>£18,309</b>	<b>£76,315</b>	<b>£73,267</b>

# **Minehead Baptist Church**

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**Registered Charity Number 1130521**

## **Statement of Assets and Liabilities at 31 July 2024**

	<u>Unrestricted funds</u>	<u>Restricted funds</u>
<b><u>ASSETS</u></b>		
<b>Cash funds</b>	£58,748	£17,567
<b>Other Monetary Assets</b>		
Debtors	£0	-
Gift Aid claimed but not received	£3,318	-

### **Assets retained for the charity's own use:**

- Minehead Baptist Church Building
- The Manse occupied by the minister (30 Paganel Road, Minehead)
- The Hub (Hopcott Road, Alcombe, Minehead).

All property is held as Custodian Trustee by the Baptist Union of Great Britain, with Minehead Baptist Church acting as the Managing Trustee.

## **LIABILITIES**

	<u>Fund to which liability relates</u>	<u>Amount due</u>
<b>Creditors</b>	Unrestricted	£3
<b>Pension Fund Deficit</b>	Unrestricted	£23
<b>The Hub purchase loan</b>	Unrestricted	£54,000

The Accounts and Statement of Assets and Liabilities set out on pages 7 & 8 relating to the year ending 31 July 2024 are as approved by the Trustees and signed on their behalf.

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**Rev Paul McCabe, Chair of Trustees**

Date:

## **Minehead Baptist Church**

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**Registered Charity Number 1130521****Notes to the Accounts at 31 July 2024**

### **1. Basis of accounts**

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

### **2. Donations, grants and other income**

	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>2020</u></b>
Donations	41,233	9,738	17,375	7,451
Offerings	87,538	95,595	94,398	89,759
Furlough grant	-	-	202	3,060
Gift Aid	19,452	17,476	15,067	15,413
For Minister in Training	1,800	2,300	600	3,300
SWBA contribution towards Paul's Salary	1,250	938	-	-
Pastoral Fund	-	180	-	9,914
Painting and Property Maintenance	-	14,195	-	-
Special Appeals	3,637	1,768	3,395	-
Other income incl for Lee Abbey retreat	103	6,431	6,979	471
<b>Total Donations and Other Income</b>	<b>£ 155,013</b>	<b>£ 148,621</b>	<b>£ 138,016</b>	<b>£ 129,368</b>

### **3. Mission**

	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>2020</u></b>
Mission/Charitable giving	10,760	13,633	15,856	12,357
Youth and Families	2,354	1,361	1,172	1,620
Outreach	614	1,272	931	432
From Pastoral Fund	874	2,946		
Special Appeals	4,380	1,981		
Active Living Centre running costs	-	-	-	4,886
The Hub running costs	7,201	5,543	5,190	3,704
MBC Activity Groups running costs, inc Lee Abbey retreat	1,598	13,348	3,435	3,406
<b>Total Mission</b>	<b>£ 27,782</b>	<b>£ 40,084</b>	<b>£ 26,583</b>	<b>£ 26,405</b>

## **Minehead Baptist Church**

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**Registered Charity Number 1130521****Notes to the accounts at 31 July 2024**

### **4 Restricted funds**

	<u>Balance c/f</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>Balance c/f</u>
SWBA towards Paul's Salary		1,250.00	(1,250.00)		-
Pastoral Fund	4,989.05		(874.47)	(742.74)	3,371.84
Speical Appeals		3,637.26	(4,380.00)	742.74	-
Minister in Training		1,500.00	(1,500.00)		-
Painting and Property Maintenance	14,195.00				14,195.00
	19,184.05	6,387.26	(8,004.47)	-	17,566.84

### **5. Assets Held for the 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]:

- Church premises at Parks Lane, Minehead, Somerset TA24 8BS, valued at £530,000 based on estimated market value.
- Church manse at 30 Paganel Road, Minehead, Somerset, valued at £390,000 based on estimated market value.
- The Hub located at Hopcott Road, Alcombe, Minehead, Somerset, valued at £225,000 based on estimated market value.