

Minehead Baptist Church

Registered Charity Number 1130521

Receipts and Payments Account

for the year ended

31 July 2025

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 2025

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 2025)

***ELECTED MEMBERS
(ELDERS)***

Margaret Hammel – resigned 18 November 2024
Alexander Prail – resigned 18 November 2024
Patricia Crispin
Luke Orpin
Jan Hazell-Jackson – elected 18 November 2024

TREASURER

Pauline Westcott

PROPERTY TRUSTEES

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

INDEPENDENT EXAMINERS

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

ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH

Year to 31 July 2025

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 2025

Review of the Year

**Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.
Galatians 6:9**

In one sense this verse sums up the past year. There have been times when we have felt weary and the Lord has reminded us that we are doing his work. And there have been times in the past year when we have looked at our finances and had to acknowledge that something needs to change that either we need to reduce costs or increase income. And there have been times in the past year when we can see the first signs of a coming harvest,

The words of this scripture remind all to stand firm in holding to doing good, following what the Lord is asking us too to do. And that if we remain faithful in doing so there will be a harvest.

Finances

For the majority of the financial year it was expected that we would run with a deficit of approximately £1,000 per month and that across the year the deficit would be approximately £12-15,000. The possibility of finishing the year with a deficit was shared with the church as soon as possible and an upturn in regular giving has reduced the deficit to c£7000.

Towards the end of the financial year a response to the calling of Tommy Pratt to be a Part-Time Associate Minister resulted in funds being given to support Tommy across the coming 3-year period. Funds already given mean that we can plan towards a small surplus in the current financial year.

This was the first full year when we have taken donations using debit and credit cards. Whilst we acknowledge that this is never likely to be the primary way that people give to the church we are also able to see that the amount given this way has increased over the year and that this represents an important and convenient way of giving for some.

Our financial position is shared with the church members 6 times a year and it is recognised that this enables the church to respond as quickly as possible to any issues we face.

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

We began this year knowing that this was the last year Tommy Pratt would be with us as a minister in training as he came to the end of his time as student minister at Bristol Baptist College. His next step to fully accredited Baptist Ministry would be to become an ordained minister and complete a period of being a Newly Accredited Minister (NAM). In order to complete this Tommy is required to remain at the same church setting as a minister for 3 years. Should both we and Tommy believe that he was called to stay at MBC this would mean a 3-year commitment.

From early in the past academic year, we began a process of discernment with Tommy as we sought to understand what we believed God was saying to us. Prayer played a large part of this, and whilst we spent a significant amount of prayer we were also aware of the financial reality expressed above. In a very real way to call Tommy to stay would require a step of faith.

Following a time of prayer and reflection the church decided overwhelmingly to call Tommy to the ministry at MBC and offered him the post of a Part-Time Associate Minister. Tommy has accepted this call, and we look forward to his Ordination and Induction as a Minister at MBC at some time in the autumn. In response to this a generous response from a number of individuals means that funds have already been designated to his ministry to enable this to continue for the next couple of years at least.

This year saw us launch 'Cuppa and Cake' at The Hub. 'Cuppa and cake' reaches out to 'an older audience' and invites them to simply come and spend some time together over tea (coffee is also available!) and homemade cake. Over the

ANNUAL REPORT OF MINEHEAD BAPTIST CHURCH

Year to 31 July 2025

months we have been doing this. prayer has underpinned everything. Numbers have grown, relationships formed and deepened, and we are reaching out to more people than ever before

In this coming year we will continue to look to The Hub Connect with its community and will explore how this may be achieved. We long to 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.

In response to requests received and after prayerful consideration we decided to set up some Sunday evening bible studies. These have been wide ranging and a good number of people either regularly or from time to time attended. It has been a personal encouragement to be a part of this and to listen to others as we discuss scripture together. This year has also seen Tommy form a new Life Group, and both Prayer Ministry and Leadership training delivered.

As we end the year July has been in many ways for the church a month of great contrasts. It saw a moment when the whole community of Minehead broke its heart over a young life lost so tragically and a number of lives altered forever following the coach crash involving children from the Middle School. None of us can ever answer the question 'why' that those suffering so acutely often ask but we can, and did, join together in prayer praying for God's help and comfort for everyone involved or affected. Not only did we pray but we joined with the other Christians in town as we sought to hold up our community in prayer before the Lord.

Many within our wider community came together for a simple service on the Sunday following the tragedy. I am aware that for many who would not normally come inside a church, the way we simply prayed and gave space for prayer and reflection has proven to be important as they started to come to terms with what happened. I am confident that our continued prayers for the school and community will continue to be important for the foreseeable future.

Yet we ended the year in celebration as we help 2 baptisms in the sea – always an amazing moment in the life of the church.

It is, of course, impossible to know exactly what this coming year will bring but we enter it in simply drawing close to our Lord and trusting him alone.

In what will be her last full year I specifically wanted to take the chance to thank Pauline our amazing treasurer. I am aware of much that she does for us that is unseen, but not everything that she does, which in itself is testimony to how much she does for Minehead Baptist Church. But, Pauline will be missed even more for the way she brings her own faith to running the church finances. It is true to say that she will be impossible to replace. Yet as the bible verse at the beginning of this report says we will not grow weary in seeking who the Lord is calling to serve MBC as treasurer. Rather we choose to simply press into all that our Lord has for us, in trusting him with everything – including our finances – and we will see a harvest.

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.

It is also right that we give the most thanks to our awesome Lord who continues to be generous to us in all ways, including our finances.

Financial review and reserves policy

Total receipts on unrestricted funds were £192,759 including £23,022 fees for mission activities at The Hub, £16,517 hall and hub hire, and £1,705 interest received on deposit accounts. There were £5,556 receipts on restricted funds. Total payments on unrestricted funds were £174,937 including £77,125 for employment costs. The accounts show an excess of receipts over payments of £17,822 (Unrestricted Funds surplus £18,456, Restricted Funds deficit £634).

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 £81,290.

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 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 115 Members as at 31 July 2025. 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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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 2025 is as approved by the Trustees on 12/12/2025



.....
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 2025 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 1.1.2025

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 2025

	<i>Note</i>	Unrestricted funds £	Restricted funds £	Total funds £	Last year £
Receipts					
Donations, legacies and grants	2	145,959	5,556	151,515	155,013
Interest on bank accounts		1,705	-	1,705	1,804
Fees for Mission Activities (The Hub)		23,022	-	23,022	22,618
Hall hire (The Hub)		16,517	-	16,517	11,105
Total receipts		187,203	5,556	192,759	190,540
Payments					
Wages/salaries and national insurance		73,275	3,850	77,125	75,860
Pension contributions		15,427	-	15,427	13,353
Pension deficit contributions		3	-	3	12
Loan Repayment to Baptist Building		9,000	-	9,000	9,000
Repairs and maintenance		5,347	-	5,347	22,901
Equipment repairs and renewals		1,204	-	1,204	1,564
Utilities and telephone		26,020	-	26,020	26,698
Church running costs		12,902	-	12,902	10,322
Mission	3	25,570	2,339	27,910	27,782
Total payments		168,748	6,189	174,937	187,492
Net of receipts/(payments)		18,456	(634)	17,822	3,048
Transfers between funds		-	-	-	-
Non-cash movements (debtors/creditors)		4,086	-	4,086	
Cash funds last year end		58,748	17,567	76,315	71,313
Cash funds this year end		81,290	16,933	98,223	76,315

Minehead Baptist Church

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Registered Charity Number 1130521

Statement of Assets and Liabilities at 31 July 2025

	<u>Unrestricted funds</u>	<u>Restricted funds</u>
<u>ASSETS</u>		
Cash funds	£81,290	£16,933
Other Monetary Assets		
Debtors	£84	£0
Gift Aid claimed but not received	£2,269	£0

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>
Creditors	Unrestricted	£3,121
Pension Fund Deficit	Unrestricted	£20
The Hub purchase loan	Unrestricted	£45,000

The Accounts and Statement of Assets and Liabilities set out on pages 7 & 8 relating to the year ending 31 July 2025 are as approved by the Trustees and signed on their behalf.

Rev Paul McCabe, Chair of Trustees

Date:

Minehead Baptist Church

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Registered Charity Number 1130521Notes to the Accounts at 31 July 2025

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

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2020</u>
	£	£	£	£	£
Donations	34,831	41,233	9,738	17,375	7,451
Offerings	97,921	87,538	95,595	94,398	89,759
Furlough grant	-	-	-	202	3,060
Gift Aid	12,651	19,452	17,476	15,067	15,413
For Minister in Training	2,600	1,800	2,300	600	3,300
SWBA contribution towards Paul's Salary	1,250	1,250	938	-	-
Pastoral Fund	-	-	180	-	9,914
Painting and Property Maintenance	-	-	14,195	-	-
Special Appeals	1,706	3,637	1,768	3,395	-
Other income incl for Lee Abbey retreat	556	103	6,431	6,979	471
Total Donations and Other Income	151,515	155,013	148,621	138,016	129,368

3. Mission

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2020</u>
	£	£	£	£	£
Mission/Charitable giving	15,870	10,760	13,633	15,856	12,357
Youth and Families	1,542	2,354	1,361	1,172	1,620
Outreach	715	614	1,272	931	432
From Pastoral Fund	634	874	2,946	-	-
Special Appeals	1,245	4,380	1,981	-	-
Active Living Centre running costs	-	-	-	-	4,886
The Hub running costs	6,410	7,201	5,543	5,190	3,704
MBC Activity Groups running costs, inc	1,494	1,598	13,348	3,435	3,406
Lee Abbey retreat	-	-	-	-	-
Total Mission	27,910	27,782	40,084	26,583	26,405

Minehead Baptist Church

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Registered Charity Number 1130521Notes to the accounts at 31 July 2025

4 Restricted funds

	<u>Balance b/f</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>Balance c/f</u>
	£	£	£	£	£
SWBA towards Paul's Salary	-	1,250	(1,250)	-	-
Pastoral Fund	3,372	-	(634)	-	2,738
Speical Appeals	-	1,706	(1,706)	-	-
Minister in Training	-	2,600	(2,600)	-	-
Painting and Property Maintenance	14,195	-	-	-	14,195
	<u>17,567</u>	<u>5,556</u>	<u>(6,189)</u>	<u>-</u>	<u>16,933</u>

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.