

**South Street Baptist Church
Exeter and Brampford Speke**



Annual Report

and

Receipts and Payments Accounts

**for the year to
31 December 2020**

Registered Charity No: 1133068



Trustees' Annual Report for the period

Period start date

Period end date

From

1st

January 2020

To

31st

December 2020

Section A

Reference and administration details

Charity name

South Street Baptist Church Exeter and Brampford Speke

Other names charity is known by

Registered charity number (if any)

1133068

Charity's principal address

3, Palace Gate, Exeter.

Postcode EX1 1JA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Simon Taylor	Minister		
2	Revd Ross Maynard	Minister		
3	Mary Ellis	Church Secretary		
4	Peter Jackson	Church Treasurer		
5	Heather Parkinson	Deacon		
6	Lynn Bailey	Deacon		
7	Bryan Heap	Deacon	Until October 2020	
8	Kay Rattenbury	Deacon		
9	Alice Maynard	Deacon	From October 2020	
10	Elizabeth Vizard	Deacon	From October 2020	
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The Church's Constitution adopts the model Governing Document prepared by the Baptist Union Corporation for use by the denomination. The Church's property assets are held in trust by the Baptist Union Corporation.
How the charity is constituted (eg. trust, association, company)	The Church is an unincorporated association, with Managing Trustees appointed by a meeting of its members.
Trustee selection methods (eg. appointed by, elected by)	The Managing Trustees are appointed by a meeting of Church Members.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

PURPOSE

The principal purpose of the Church 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.

BELIEFS

As a Member of the Baptist Union the Church 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".

ACTIVITIES

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the paragraph above.
- The Communion of the Lord's Supper on a frequent and regular basis
- Giving and encouraging pastoral care
- Nurture and growth of Christian disciples
- Evangelism and mission locally, regionally, nationally and internationally
- Teaching, encouraging, welcoming and including young people.
- Service to the local community
- Encouraging and supporting charitable social action locally, in the UK and abroad
- Encouraging relationships with and supporting Baptists and other Christians.

PUBLIC BENEFIT

In conducting the affairs of the Church, the Diaconate consider the Charity Commission's guidance on public benefit in relation to the advancement of religion. In particular, we offer to all people with whom we come into contact:

- Worship and prayer – through weekday activities as well as Sunday services.
- Pastoral care – particularly for our own Church Family, but also for other needy folk.
- Outreach work – through a range of activities to spread the Christian message.
- Missionary work – supporting our own Church member working in Burkina Faso, and also the work of the BMS World Mission, Christian Aid, etc

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Managing Trustees have read the Charity Commission guidance and taken it into account in the running of the Church, and in preparing this Annual Report.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Main Achievements

The restrictions placed on us all by the Government as a result of the covid-19 pandemic, have required us to change the methods by which we achieved our aims in 2020. This has forced us to expand the range of ways in which we serve each other, and those outside our membership, and will have lasting consequences on the way that church life develops in the future.

Church buildings were closed by the first lockdown. We were able to produce worship online, with the able assistance of our minister's daughter who was studying journalism, and so had relevant expertise to hand. The videos produced each week came from the minister's study and included members of the congregation who had been recorded reading from the Bible or leading prayer. Hymns recorded at previous services were added, or recorded specially for this by a few people. Film of nature (from the garden or further afield) enhanced the visual quality of these meditations. We soon discovered that there were more people watching this than we would expect to see in the building on a Sunday, so this is a ministry that we hope can continue once the pandemic is behind us.

At the same time, we recognised that the congregation were missing the chance to meet each other, so after a while a weekly meeting on Zoom for chat in small groups was started. This brought us the bonus of linking with friends elsewhere in the UK, and even from abroad on occasions. However, many of our members are not computer literate, so with them in mind, the video services were transformed into audio format on CD and posted out to a few dozen people: some of them were not living in Exeter, and so again our reach was extended by taking on the opportunities of using technology in this way.

There were some occasions for special worship events, such as the Christingle service which was held on a live Zoom call. However, we did not attempt to hold holy communion services in the virtual world, and there were no requests for baptism during the year. Discipleship was developed through home groups, but these could no longer meet in a home. Some met through Zoom, and others kept in touch by exchanging views through the post.

Pastoral care became very important, as many members felt nervous about leaving their homes, and might have very little contact with people outside their own household. Our Pastoral Assistant oversaw growth in the number of members who were involved in telephoning others to check up on them and keep in touch with each other. Some have positively welcomed this chance to get to know each other at a deeper level than was usual, through brief encounters over a cup of coffee.

Our involvement in wider ministry continued through the giving of money to BMS World Mission, Christian Aid and other organisations. A number of members gave money totalling several hundred pounds to Traidcraft, in order to pay for groceries which were placed in the Foodbank collecting boxes in local stores. At Christmas we were able to give gifts to those in the Esther Community of young people at risk of homelessness, and donations to Refugee Support Devon. Our member in Burkina Faso continued her work there, while our link missionaries in Chad were only able to return home for recreation at the end of the year, travel having been impossible earlier.

The Palace Gate Centre had to close its doors in the early part of the year. The first group to return was the Pre-School, who were able to start functioning again in June. Soon after that, many of the 12-step Anonymous groups were allowed to meet in limited numbers, and with all the necessary precautions in place: they were very grateful that we opened up for them at a time when there were few places where a group could gather.

The scene gradually changed as the year progressed, though even by December the future of many of our user groups and tenants was still quite uncertain. Our own ministry to people who liked to come to the Dove Café twice a week was halted in the spring. We tried to keep in touch with them online, but for many this was a poor substitute. For a while in the summer, we were able to

offer invitations to a limited number to meet without any provision of refreshments, but this had to cease again in the autumn. It is probably this group above all who look forward most keenly to the resumption of normal service again.

Financial Performance

During the first three months of 2020, Church life and its finances continued more or less according to plan and to budget. But of course, from April onwards both were massively disrupted by the Covid19 pandemic and, and all the restrictions on normal life that followed for the rest of the year.

In response, Church Members, who did not already donate by bank standing order, switched to this method; others maintained their giving by monthly cheques; as a result, the offerings for the year exceeded the 2020 Budget, which had been agreed before the pandemic had overtaken the country.

The Church's holdings in a number of special charitable unit trusts, produced a rather lower income return in the second half of 2020 than had been anticipated when the budget was set. The unrealised valuation of most of these as of 31 December 2020 was £18,190 lower than on 31 December 2019. The Church was able, however, to avoid having to sell some of these investments during the year - as had been foreseen in the 2020 budget, though it had to use most of the funds held on deposit with Baptists Together to sustain adequate cash flow throughout the year.

With the Church closed for several months, there was lower expenditure on Ministerial Remuneration and various other headings than had been anticipated when the 2020 budget was approved in late 2019; the Church also benefited by over £1,600 during the year from the decision of the trustees of the Baptist Ministers' Pension Scheme to help churches get through the pandemic by reducing their deficit payments arising from the historical changeover from Defined Benefits to Defined Contributions Schemes. (As of 31st December 2020, the Church's share of the Scheme's deficit was £52,400).

The most substantial impact of the pandemic, however, was in the Church's community organisation, the Palace Gate Centre. Most of the regular users of the Centre are voluntary mutual support organisations, and other charities - so the Centre had to close its doors in March, and it was July before some of the users were able to return to using the premises. Throughout the summer, a small number of them gradually resumed their regular meetings, and a few more did so later in the year. The Chinese Church, and various choirs that had previously used our Church and Centre were not able to meet throughout most of 2020. So, the Centre's income for the year was more than £34,000 below budget.

The Church-run outreach activities in the Centre, including Dove Café, had to be suspended, carried out online or by phone. Again, this meant that part of the regular income of the Centre dried up at the end of March - and did not resume at all in 2020.

The four Palace Gate Centre staff had to be laid off from the end of March, and most were only needed to work there for a few weeks in the rest of 2020. Claims were made for their furlough payments of £11,100 under the Government's Job Retention Scheme.

With the Centre closed, or only part open for much of the year, and the Church restricted to holding services for considerable periods, the property-related expenditure - such as electricity and gas, routine property repairs etc was lower than in the 2020 budget. Mainly before the March lockdown, several improvement projects were completed, though - including replacement windows and LED lighting in the Lower Hall, and also replacement of the old carpet at our village chapel at Brampford Speke.

The Centre's substantial loss in the last 9 months of 2020, was largely offset by the funds claimed from the Job Retention Scheme, and also by the very generous giving in the Church's Annual Thankoffering by the congregation, and a series of other donations, predominantly by generous and committed Church Members.

Section E

Financial review

Brief statement of the charity's policy on reserves

Restricted Funds and Earmarked Reserves are held in trust to be spent in accordance with their donors wishes – several of them cannot be used in the year in which the funds have been received; these are retained until they can be used for their intended purpose.

The substantial Ministry Fund is invested to generate income to help to finance the Church's team ministry, though the progressive sale of some of the investments is likely to be necessary in the future.

Details of any funds materially in deficit

None are materially in deficit.

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Mary E. Ellis



Full name(s)

Mary Elizabeth Ellis

Peter Croft Jackson

Position (eg Secretary, Chair, etc)

Church Secretary

Church Treasurer

Date

7/6/2021

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2020

Charity Number **1133068**

SECTION A

	Unrestricted	Restricted	Endowment	2020	2019
<u>A1 RECEIPTS</u>					
Offerings	57956			57956	53171
Annual Thankoffering		8735		8735	5359
Gift Aid Tax Rebates	13620			13620	12664
Miscellaneous Donations	692	508		1200	3717
Legacies & Gifts In Memoriam					5000
Investment & Deposit Income	111	16739		16850	19682
Donations for External Mission		1860		1860	2962
Donations for Kate Royal in Burkina Faso		2319		2319	2204
Miscellaneous Income	490			490	93
Office Rents	15693			15693	27110
Charges to Centre Users	20911			20911	35177
Dove Café Takings	887			887	7019
Manse Rent	9451			9451	9451
Donations to Palace Gate Centre	4395	374		11269	3873
	124206	30535		154741	187482

A2 ASSET AND INVESTMENT SALES, etc

Deposit Account withdrawals					
Total 2020 Receipts	124206	30535		154741	187482
Total contras				50052	27574
Internal Loan				10000	
Receipts in Advance				250	
Total Receipts during the year				215043	215056
Cash & Bank balances at 1/1/20				51382	19920
Cash Book Totals - Adjusted to Receipts & Payments				266425	234976

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2020

A3 PAYMENTS

	Unrestricted	Restricted	Endowment	2020	2019
Ministerial Remuneration	54535	16739		71274	64656
Preaching Fees	140			140	1766
Organists' Fees					
Worship Materials/Flowers & Fees	704	578		1282	1732
Youth Services	289			289	182
Miscellaneous Ministry	442			442	1343
Administration Expenses	5952			5952	7531
New Equipment Purchases					479
Donations to Other Mission Organisations	13560	2522		16082	16418
Kate Royal in Burkina Faso		2554		2554	3016
Palace Gate Centre Staff Pay	35566			35566	34660
Dove Café Running Costs					4654
Miscellaneous Mission Expenses	119			119	1940
Rents for the Manses	20791			20791	16276
Council Tax	3806			3806	2770
Repairs & Maintenance of Buildings	12976			12976	16608
Service Contracts	1259			1259	3317
Lighting, and Heating	8562			8562	9238
Water Charges	3204			3204	2990
Cleaning Materials & Domestic Equipment	1812			1812	1968
Insurance	4632			4632	4567
Telephone, Internet and Postage	1353			1353	1165
Professional Fees					
Miscellaneous Expenses					687
	169702	22393		192095	197963

A4 ASSET AND INVESTMENT PURCHASES

Debtor			113	
Contras			39834	29768
Internal Loan			10000	

Cash Book Totals - Adjusted to Receipts & Payments

242042	227731
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NET RECEIPTS/PAYMENTS

(215043 - 242042 = -26999)

-26999 **-12675**

Deposits with Baptist Union Corporation

A6. CASH FUNDS LAST YEAR END

81076 **93751**

CASH FUNDS THIS YEAR END

54077 **81076**

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2019

ASSETS

B1. CASH FUNDS

	2020	2019
Cash	238	309
Bank Accounts		
CAF Current Accounts	51381	19920
Baptist Union Corporation Deposit Accounts	2458	60847
COIF Deposit Accounts		
	<u>54077</u>	<u>81076</u>

B2. OTHER MONETARY ASSETS

Debtors - Church (unrestricted)	1807	1260
(restricted)	130	75
- Centre (unrestricted)	3344	11198
(restricted)	705	
	<u>5986</u>	<u>12533</u>

B3. INVESTMENT ASSETS

Charity Sector Unit Trusts at cost		
Ministry Fund	348894	348894
Franklin M Sleeman Fund	17000	17000
	<u>365894</u>	<u>365894</u>

B4. ASSETS RETAINED FOR THE CHARITY'S OWN USE

Church Property - Insured value at 24/6/2020	4393374	4328394
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B5. LIABILITIES

Creditors due in the short term

Church (unrestricted)	1563	3439
(restricted)	195	
Centre	2105	2400
	<u>3863</u>	<u>5839</u>

Contingent Liabilities

Defined Benefit Pension Scheme Deficit at 31/12/20	52400	
Receipts in Advance - Restricted		210
- Unrestricted		
	<u>52400</u>	<u>210</u>



Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

South Street Baptist Church Exeter & Brampford Speke

On accounts for the year ended

31 December 2020

Charity no 1133068

Set out on pages

1 - 9

Respective responsibilities of trustees
and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's
statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or
 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
- Please delete the words in the brackets if they do not apply.

Signed: G L Culshaw

Date: 10 June 2021

Name:

Graeme Leslie Culshaw

Relevant professional
qualification(s) or body (if any):

B.Sc

Address:

3, The Glebe, Thorverton, Exeter