

PENZANCE BAPTIST CHURCH

England & Wales · Charity number 1134242

Details

Status Registered

Legal form Previously excepted

Registered 2010-02-10

Register [View on the Charity Commission register](#)

Contact

Address Baptist Church
Clarence Street
Penzance
TR18 2NU

Phone 01736350907

Email contact@penzancebaptistchurch.com

Website www.penzancebaptistchurch.com

Activities

Objects: 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.

Activities: Our main activities are Sunday services (morning and evening), mid-week Bible studies and prayer meetings, evangelistic activities in the community, Children's Club, Parent and Toddler group, promotion of mission and matters of social concern, and various informal get-togethers to consider the Christian faith.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£70,186	£75,298	-	-
2023-12-31	£74,204	£66,680	-	-
2022-12-31	£63,943	£65,118	-	-
2021-12-31	£65,844	£67,286	-	-
2020-12-31	£63,460	£58,275	-	-

Trustees

Name	Role	Appointed
JONATHAN DAVID STOBBS	Chair	
Edward Fletcher		2024-04-29
JOHN HENRY RUBENS		2015-07-20
Ralph Korstiaan Hammond		2016-04-25

PENZANCE BAPTIST CHURCH

England & Wales - Charity number 1134242

Accounts



Registered Charity Number - 1134242

Penzance Baptist Church

Trustees Annual Report, Auditor Examination and Accounts

For the year ended 31st December 2024

PENZANCE BAPTIST CHURCH

**TRUSTEES ANNUAL REPORT, ACCOUNTS and
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Penzance Baptist Church

Report of the Trustees for the year 01/01/2024 - 31/12/2024

Reference and Administration Details

Charity Name	Penzance Baptist Church
Charity Registration Number	1134242
Charity's Principal Address	Clarence Street Penzance TR18 2NY Cornwall

Board of Trustees

<i>(Name)</i>	<i>(Office)</i>
James Belmour	Deacon
Edward Fletcher	Deacon (Appointed 29 April 2024)
Ralph Hammond	Deacon
John Rubens	Elder
Jonathan Stobbs	Minister

Independent Examiner

Rev. Michael Coles (BSc)
14 Pengarth Road
Falmouth
TR11 2TY
Cornwall

Bank

Lloyds Penzance
P.O. Box 8
Market House
Penzance
Cornwall
TR18 2TN

Structure, Governance and Management

The governing document of the Penzance Baptist Church as a charity is the Constitution for Grace Baptist Church Charities approved on 1 January 2007, and then adopted as the charity was registered on 10 February 2010. Penzance Baptist Church as a charity is constituted as an association, and the way in which the trustees are selected and appointed is through the means of the church members' meeting.

Objectives and Activities

The principal object of the church is the advancement of the Christian faith according to Baptist principals in accordance with the church's Basis of Faith. The church also carries out other charitable purposes in the United Kingdom and/or other parts of the world.

In relation to these objects, our main activities are Sunday services (morning and evening), mid-week Bible studies and prayer meetings, evangelistic activities in the community, children's club, Parent and Toddler group, promotion of mission and matters of social concern, and various informal get-togethers to consider the Christian faith.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements.

We employ a Pastor who conducts the majority of both Sunday Services, as well as mid-week meetings. The weekly program of the church is busy with regular meetings and activities. The Pastor also takes services around the country at different churches and conferences throughout the year. He has also ministered overseas in Europe and West Africa. There is a leadership team which consists of Elders and Deacons. The Elders meet regularly to oversee the ongoing life of the church and apart from the Pastor, the other Elder takes a proportion of the Sunday Services and mid-week meetings. At various times other meetings in the life of the church are taken by church members. We also have links with associated churches around the country and invite speakers from those churches to take services on specific occasions.

Generally, the church has continued to see new people attending the services at various times from the local area. Throughout the summer months the church drew many visitors from around the country and the world.

For seasons such as Easter and Christmas we delivered invitations to the local community to come to the various services and activities. Following the delivery of Christmas cards and invitations to the surrounding streets we saw many visitors at all of the various activities. These included a 'Carols, Coffee, and Cake' afternoon in the lead up to Christmas. This saw a large number of people join us to sing carols and have some refreshments together. In addition to this we took the Carol singing into the community as a group from the church sung in the local Tesco. This involved giving people Christmas gift bags and invites to the services. We also had our usual Christmas Carol service which was very well attended and also made available via YouTube. Similar events were organized around the Easter period including a Good Friday

service followed by refreshments. It has been excellent to see people coming to the church for the very first time and some beginning to come regularly to services.

The church also had a number of special services in the year including a Thanksgiving service marking the 222nd anniversary of the church, and its presence in the community for that time.

We have also been very encouraged to see the way many have been accessing the online provision of the church for those unable to meet in person, specifically the live streams of the regular Sunday services. The broadcasts saw a wide engagement from people not just locally, but from across the country and the world.

We have continued to hold other regular meetings throughout the week including a variety of clubs and activities for toddlers and children. The Parent and Toddler group 'Toddlwinks', is recognised in the community as an excellent group. The group has a constant attendance of existing and new parents/guardians, and works a waiting list when interest surpasses the necessary ratios. There are also two youth clubs, KiC Junior and KiC+, which run weekly covering all school age groups up to Yr11 in secondary. The younger group in particular has become very popular and is often at capacity. Many families are in contact with the church as a result of this and this has seen other things organized due to demand including a summer beach outing.

PBC also has good relationships with a number of local schools. There have been a number of school visits to the church itself looking at the history and practice of the Baptist Church. Our Pastor has taken assemblies and lessons in local primary and secondary schools.

We have continued to run a number of provisions in the week which give the local community opportunity to engage with the church. These included 'Coffee and Cake' afternoons, a Men's Breakfast, Women's Meetings, as well as 'Lunch and Listen' which is a monthly meal for over 55s. The church is seen as a place where people can meet each other and gives access to warm spaces in these difficult times. Such events also give people the opportunity to learn more about the message of Christianity. We have continued to make resources available to any interested in the life of the church and Christianity. There is free literature available at every meeting and whenever the church is open, as well as free Bibles for those interested.

We have sought to keep the the church building in good repair. The main entrance doors to the church were replaced through kind gifts from church members and a grant from the Cornwall Historic Churches Trust.

In addition to this, the front façade of the building is in need of substantial repair work. This is a major project and massive undertaking for a small church like ourselves, not least financially. It has already demanded much attention but the repairs will hopefully preserve the building for the benefit of the local community for years to come. The building is Grade II* listed and therefore has particular local and national significance. Such is the work needed that national organisations such as 'Historic England' and local authorities have been consulted with a specialist firm appointed to undertake the work. This is now in process and we hope repairs will be completed during the course of 2025.

Financial Review

Reserves

The Church has adopted a policy of seeking to hold reserves equivalent to three months regular expenditure, presently a reserve of £14,085. The current total reserve at 31st December 2024 is £6,487.

Risk Management

The trustees have identified the major risks to which the charity is exposed. These have been reviewed and the trustees are satisfied that adequate systems of control have been established to mitigate these risks.

Annual Return Figures

Income for 2024 - **£70,186**

Expenditure for 2024- **£75,298**

Other Optional Information

Public Benefit


The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Promoting the whole mission of the church through the activities for individuals, parents and toddlers, and the elderly.
- Providing regular public worship that is open to all
- Conducting pastoral work including visiting the sick and the bereaved
- Teaching Christianity through sermons, courses, and small groups
- Providing a youth club with a Christian Ethos
- Distributing evangelistic materials
- Taking part in community events

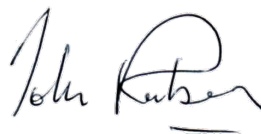
Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signature (s)



Rev. Jonathan Stobbs
Position: Chair



Mr. John Rubens
Trustee

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

I report on the accounts for the year ended 31st December 2024

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records 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.

Michael C Coles B Sc
14 Pengarth Road
Falmouth
TR11 2TY
(Fully trained HMIT)

M. C. Coles
10/7/25

PENZANCE BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1. Fixed Assets

The Freehold property known as Penzance Baptist Church premises at Clarence Street, together with associated fixtures and fittings are the subject of a separate independent trust held for the exclusive use of the Church. The Church assumes responsibility for all maintenance and running costs.

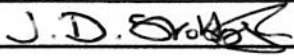
The Freehold property known as 13 Castle Road, Penzance is the subject of a separate independent trust held for the exclusive use of the Church.

2. Employees

The church had one employee (2024: 1 employee) whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them.

	Unrestricted Funds	Restricted Income Funds	Endowment Funds	Total funds	Prior year funds
Fixed assets					
Intangible assets	0	0	0	0	0
Tangible assets	0	0	0	0	0
Investments	0	0	0	0	0
Total fixed assets	0	0	0	0	0
Current assets					
Stocks	0	0	0	0	0
Debtors	4,168	0	0	4,168	4,422
Investments	0	0	0	0	0
Cash at bank and in hand	6,487	0	0	6,487	11,345
Total current assets	10,656	0	0	10,656	15,767
Creditors: amounts falling due within one year	0	0	0	0	0
Net current assets(liabilities)	10,656	0	0	10,656	15,767
Total assets less current liabilities	10,656	0	0	10,656	15,767
Creditors: amounts falling due after more than one year	0	0	0	0	0
Provisions for liabilities	0	0	0	0	0
Total net assets or liabilities	10,656	0	0	10,656	15,767
Funds of the Charity					
Endowment funds	0	0	0	0	0
Restricted income funds	0	0	0	0	0
Unrestricted funds	10,656	0	0	10,656	15,767
Revaluation reserve	0	0	0	0	0
Total funds	10,656	0	0	10,656	15,767

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	JONATHAN STEBBINS	28/01/2025

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
Income and endowments from:					
Donations and legacies	60,335	0	0	60,335	63,740
Charitable activities	0	0	0	0	1,431
Other trading activities	0	0	0	0	0
Investments	9,851	0	0	9,851	9,033
Separate material item of income	0	0	0	0	0
Other	0	0	0	0	0
Total	70,186	0	0	70,186	74,204
Expenditure on:					
Raising funds	0	0	0	0	0
Charitable activities	75,298	0	0	75,298	66,680
Separate material item of expense	0	0	0	0	0
Other	0	0	0	0	0
Total	75,298	0	0	75,298	66,680
Net income/(expenditure) before investment gains/(losses)	-5,111	0	0	-5,111	7,523
Net gains/(losses) on investments	0	0	0	0	0
Net income/(expenditure)	-5,111	0	0	-5,111	7,523
Extraordinary items	0	0	0	0	0
Transfers between funds	0	0	0	0	0
Net Movement in Funds	-5,111	0	0	-5,111	7,523
Reconciliation of Funds					
Total funds brought forward	15,767	0	0	15,767	
Total funds carried forward	10,656	0	0	10,656	

Charity no. 1134242

Penzance Baptist Church

Printed: 14/01/2025

Year to 31/12/2024

<u>Fund name</u>	<u>Fund balances brought forward</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfers</u>	<u>Gains and losses</u>	<u>Fund balances carried forward</u>
General fund	8,927	63,397	-71,801	6,550	0	7,074
Building Fund	4,003	6,289	-346	-6,550	0	3,396
Ministry Development	2,837	0	-1,016	0	0	1,821
Missionary Fund	0	400	-1,150	0	0	-750
Uganda Support	0	100	-985	0	0	-885
Totals	15,767	70,186	-75,298	0	0	10,656

	Total funds £	Prior year funds £
Cash flows from operating activities:		
<i>Net cash provided by (used in) operating activities</i>	-14,709	-2,392
Cash flows from investing activities:		
Dividends, interest and rents from investments	9,851	9,033
<i>Net cash provided by (used in) investing activities</i>	9,851	9,033
Cash flows from financing activities:		
<i>Net cash provided by (used in) financing activities</i>	0	0
<i>Change in cash and cash equivalents in the reporting period</i>	-4,858	6,641
Cash and cash equivalents at the beginning of the reporting period	11,345	4,704
Cash and cash equivalents at the end of the reporting period	6,487	11,345

Reconciliation of net income/(expenditure) to net cash flow from operating activities

Net income/(expenditure) for the reporting period (as per the statement of financial activities)	-5,111	7,523
Adjustments for:		
Dividends, interest and rents from investments	-9,851	-9,033
(Increase)/decrease in debtors	253	-882
Net cash provided by (used in) operating activities	-14,709	-2,392

PENZANCE BAPTIST CHURCH

England & Wales - Charity number 1134242

Accounts



Registered Charity Number - 1134242

Penzance Baptist Church

Trustees Annual Report, Auditor Examination and Accounts

For the year ended 31st December 2023

Penzance Baptist Church

Report of the Trustees for the year 01/01/2023 - 31/12/2023

Reference and Administration Details

Charity Name	Penzance Baptist Church
Charity Registration Number	1134242
Charity's Principal Address	Clarence Street Penzance TR18 2NY Cornwall

Board of Trustees

<i>(Name)</i>	<i>(Office)</i>
James Belmour	Deacon
Ralph Hammond	Deacon
John Rubens	Elder
Jonathan Stobbs	Minister

Independent Examiner

Rev. Michael Coles (BSc)
14 Pengarth Road
Falmouth
TR11 2TY
Cornwall

Bank

Lloyds Penzance
P.O. Box 8
Market House
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TR18 2TN

Structure, Governance and Management

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Achievements and Performance

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements.

We employ a Pastor who conducts the majority of both Sunday Services, as well as mid-week meetings. The weekly program of the church is busy with regular meetings and activities. The Pastor also takes services around the country at different churches and conferences throughout the year. He has also ministered overseas in Europe. There is a leadership team which consists of Elders and Deacons. The Elders meet regularly to oversee the ongoing life of the church and apart from the Pastor, the other Elder takes a proportion of the Sunday Services and mid-week meetings. At various times other meetings in the life of the church are taken by church members. We also have links with associated churches around the country and invite speakers from those churches to take services on specific occasions.

Generally, the church has continued to see new people attending the services at various times from the local area. Throughout the summer months the church drew many visitors from around the country and the world.

For seasons such as Easter and Christmas we delivered invitations to the local community to come to the various services and activities. Following the delivery of Christmas cards and invitations to the surrounding streets we saw many visitors at all of the various activities. These included a 'Carols, Coffee, and Cake' afternoon in the lead up to Christmas. This saw a large number of people join us to sing carols and have some refreshments together. We also had our usual Christmas Carol service which was very well attended and also made available via YouTube. It has been excellent to see people coming to the church for the very first time and some beginning to come regularly to services.

The church also had a number of special services in the year including a Thanksgiving service

marking the 221st anniversary of the church, and its presence in the community for that time.

We have also been very encouraged to see the way many have been accessing the online provision of the church for those unable to meet in person, specifically the live streams of the regular Sunday services. The broadcasts saw a wide engagement from people not just locally, but from across the country and the world.

We have continued to hold other regular meetings throughout the week including a variety of clubs and activities for toddlers and children. The Parent and Toddler group 'Toddliwinks', is recognised in the community as an excellent group. The group has a constant attendance of existing and new parents/guardians, and works a waiting list when interest surpasses the necessary ratios. There are also two youth clubs, KiC Junior and KiC+, which run weekly covering all school age groups up to Yr11 in secondary. Both of the youth groups have known significant growth in the past year. From these groups we also hosted a Family Open Afternoon which saw many families from the various groups come together for one big event which was very successful.

PBC also has good relationships with a number of local schools. There have been a number of school visits to the church itself looking at the history and practice of the Baptist Church. Our Pastor has taken assemblies and lessons in local primary and secondary schools.

We have continued to run a number of provisions in the week which give the local community opportunity to engage with the church. These included 'Coffee and Cake' afternoons as well as 'Lunch and Listen' which is a monthly meal for over 55s. We also ran a special community event to mark the occasion of King Charles III's coronation. The church is seen as a place where people can meet each other and gives access to warm spaces in these difficult times. Such events also give people the opportunity to learn more about the message of Christianity.

We have continued to make resources available to any interested in the life of the church and Christianity. There is free literature available at every meeting and whenever the church is open, as well as free Bibles for those interested.

Financial Review

Reserves

The Church has adopted a policy of seeking to hold reserves equivalent to three months regular expenditure, presently a reserve of £13,006. The current total reserve at 31st December 2023 is £11,764.

Risk Management

The trustees have identified the major risks to which the charity is exposed. These have been reviewed and the trustees are satisfied that adequate systems of control have been established to mitigate these risks.

Annual Return Figures

Income for 2023 - **£74,204**

Expenditure for 2023 - **£66,680**

Other Optional Information

Public Benefit

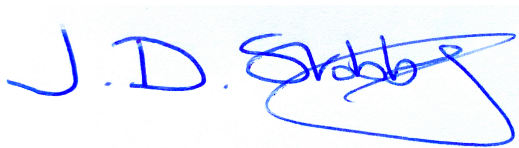
The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Promoting the whole mission of the church through the activities for individuals, parents and toddlers, and the elderly.
- Providing regular public worship that is open to all
- Conducting pastoral work including visiting the sick and the bereaved
- Teaching Christianity through sermons, courses, and small groups
- Providing a youth club with a Christian Ethos
- Distributing evangelistic materials
- Taking part in community events

Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees:

Signature (s)



Rev. Jonathan Stobbs

Position: Chair



Mr. John Rubens

Trustee

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

I report on the accounts for the year ended 31st December 2023

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records 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.

Michael C Coles B Sc
14 Pengarth Road
Falmouth
TR11 2TY
(Fully trained HMIT)

12 July 2024

**PENZANCE BAPTIST CHURCH
RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

Notes		Unrestricted Funds	Restricted Funds	2023 £	2022 £
Receipts					
<i>Voluntary receipts</i>					
Grants and gifts received	2(a)	<u>59,738</u>	4,003	63,741	53,536
<i>Other receipts</i>					
	2(b)	<u>10,464</u>	-	10,464	10,406
Total receipts		<u>70,201</u>	4,003	74,204	63,943
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct charitable costs	3	3,089	-	3,089	4,081
Mission Support	3	4,884	-	4,884	6,563
Support costs	3	<u>58,417</u>	-	58,417	54,165
		66,390	-	66,390	64,809
<i>Governance costs</i>		<u>290</u>	-	290	310
Total payments		<u>66,680</u>	-	66,680	65,118
Net Receipts/(Payments)		3,521	4,003	7,524	(1,175)
Transfer between funds		(32,344)	32,344	-	-
Net movement in funds		(28,823)	36,347	7,524	(1,175)
Balances 1 January 2023		40,589	(32,344)	8,245	9,419
Adjustment (decrease) in Creditors		-	-	-	-
Balances 31 December 2023		<u>11,766</u>	<u>4,003</u>	<u>15,769</u>	<u>8,245</u>

PENZANCE BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2023

1. Fixed Assets

<i>The value of the assets owned are:</i>	£
Plant/machinery/equipment	<u>20,000</u>
	20,000

The Freehold property known as Penzance Baptist Church premises at Clarence Street, together with associated fixtures and fittings are the subject of a separate independent trust held for the exclusive use of the Church. The Church assumes responsibility for all maintenance and running costs.

The Freehold property known as 13 Castle Road, Penzance is the subject of a separate independent trust held for the exclusive use of the Church.

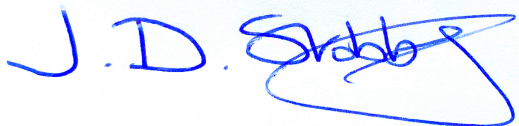
2. Bank and Cash Balances

	2023	2022
	£	£
<i>Held at Bank</i>		
Lloyds Bank	11,345	4,704
	<u>11,345</u>	4,704

3. Other Assets and Liabilities

	2023
	£
<i>Debts due to the church</i>	
Income tax recoverable	4,422
Other debtors and prepayments	<u>-----</u>
	4,422
Liabilities due by the church	Nil

The accounts were approved by the trustees and signed on their behalf by:



The notes on pages 9 -10 form part of these accounts.

PENZANCE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>(a) Voluntary receipts</i>				
Grants and gifts received	51,801	4,000	55,801	45,651
Tax recovered	7,937	-	7,937	7,885
Bank Interest	-	3	3	-
	<u>59,738</u>	<u>4,003</u>	<u>63,741</u>	<u>53,536</u>

(b) Other incoming resources

Sales of books and CD's		-		
Rent from 13 Castle Road	9,033	-	9,033	9,272
Utility Refund	<u>1,431</u>	-	<u>1,431</u>	<u>1,134</u>
	70,201	4,003	74,204	63,943

3. Charitable Activity Costs

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>Direct charitable costs</i>				
Sunday School & Young People	384	-	384	434
Local evangelism	2,250	-	2,250	2,784
Audio Ministry & website	455	-	455	863
	<u>3,089</u>	-	<u>3,089</u>	<u>4,081</u>
<i>Less: Creditors</i>	-	-	-	-
	<u>3,089</u>	-	<u>3,089</u>	<u>4,081</u>
<i>Mission Support</i>				
UK Mission	1,275	-	1,275	900
Overseas Mission	<u>3,609</u>	-	<u>3,609</u>	<u>5,663</u>
	4,884	-	4,884	6,563

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>Support Costs</i>				
Ministry costs	47,371	-	47,371	43,280
Property & Repairs	10,610	-	10,610	10,580
Equipment purchases	31	-	31	-
Other administration	405	-	405	299
	<u>58,417</u>	<u>-</u>	<u>58,417</u>	<u>54,165</u>

4. Employees

The church had one employee (2023: 1 employee) whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them.

PENZANCE BAPTIST CHURCH

England & Wales - Charity number 1134242

Accounts



Registered Charity Number - 1134242

Penzance Baptist Church

Trustees Annual Report, Auditor Examination and Accounts

For the year ended 31st December 2022

PENZANCE BAPTIST CHURCH

**TRUSTEES ANNUAL REPORT, ACCOUNTS and
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Penzance Baptist Church

Report of the Trustees for the year 01/01/2022 - 31/12/2022

Reference and Administration Details

Charity Name	Penzance Baptist Church
Charity Registration Number	1134242
Charity's Principal Address	Clarence Street Penzance TR18 2NY Cornwall

Board of Trustees

<i>(Name)</i>	<i>(Office)</i>
James Belmour	Deacon
Ralph Hammond	Deacon
Melvin Polglase	Deacon (resigned 25 th April 2022)
John Rubens	Elder
Jonathan Stobbs	Minister

Independent Examiner

Rev. Michael Coles (BSc)
14 Pengarth Road
Falmouth
TR11 2TY
Cornwall

Bank

Lloyds Penzance
P.O. Box 8
Market House
Penzance
Cornwall
TR18 2TN

Structure, Governance and Management

The governing document of the Penzance Baptist Church as a charity is the Constitution for Grace Baptist Church Charities approved on 1 January 2007, and then adopted as the charity was registered on 10 February 2010. Penzance Baptist Church as a charity is constituted as an association, and the way in which the trustees are selected and appointed is through the means of the church members' meeting.

Objectives and Activities

The principal object of the church is the advancement of the Christian faith according to Baptist principals in accordance with the church's Basis of Faith. The church also carries out other charitable purposes in the United Kingdom and/or other parts of the world.

In relation to these objects, our main activities are Sunday services (morning and evening), mid-week Bible studies and prayer meetings, evangelistic activities in the community, children's club, Parent and Toddler group, promotion of mission and matters of social concern, and various informal get-togethers to consider the Christian faith.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements.

We employ a Pastor who conducts the majority of both Sunday Services, as well as mid-week meetings. The weekly program of the church is busy with regular meetings and activities. The Pastor also takes services around the country at different churches and conferences throughout the year. There is a leadership team which consists of Elders and Deacons. The Elders meet regularly to oversee the ongoing life of the church and apart from the Pastor, the other Elder takes a proportion of the Sunday Services and mid-week meetings. We also invite a number of men from associated churches to take services for specific occasions.

Generally, the church has continued to see new people attending the services at various times from the locality. Throughout the summer months the church drew many visitors from around the country and the world.

For seasons such as Easter and Christmas we delivered invitations to the local community to come to the various services and activities. Following the delivery of Christmas cards and invitations to the surrounding streets we saw many visitors at all of the various activities. These included a 'Carols, Coffee, and Cake' afternoon in the lead up to Christmas at the church which saw a good number of people join us to sing carols and have some refreshments together. We also had our usual Christmas Carol service which was very well attended and also made available via YouTube. Throughout this season it was good to see people coming to the church for the very first time.

The church also had a number of special services in the year including a Thanksgiving service marking the 220th anniversary of the church, and its presence in the community for that time.

We have also been very encouraged to see the way many have been accessing the online provision of the church for those unable to meet in person, specifically the live streams of the regular Sunday services. The broadcasts saw a wide engagement from people not just locally, but from across the country and the world.

We have continued to hold other regular meetings throughout the week including a variety of clubs and activities for toddlers and children. The Parent and Toddler group '*Toddlwinks*', is recognised in the community as an excellent group. The group has a constant attendance of existing and new parents/guardians, and works a waiting list when interest surpasses the necessary ratios. There are also two youth clubs, KiC Junior and KiC+, which run weekly covering all school age groups up to Yr9 in secondary. This whole area has been well received by the community and we have a very good number of toddlers, children, and young people across the various activities.

PBC also has good relationships with a number of local schools. There have been a number of school visits to the church itself looking at the history and practice of the Baptist Church. Our Pastor has taken assemblies and lessons in local primary and secondary schools. He has also been into the local college to speak to a number of A-Level classes concerning the church.

We were also able to run a number of things that saw good engagement with the local community. These included 'Coffee and Cake' afternoons as well as 'Lunch and Listen' which is a monthly meal for over 55s. Not only did these provide opportunities for people to meet each other again and to access warm spaces in these difficult times but also to learn more about the message of Christianity.

Free food packages have continued to be available and were used to meet specific needs in the local community that were made known to the church. We have also had regular free literature tables available at the church during the year including the offer of free Bibles for those interested.

Financial Review

Reserves

The Church has adopted a policy of seeking to hold reserves equivalent to three months regular expenditure, presently a reserve of £12,227. The current total reserve at 31st December 2022 is £8,244

Risk Management

The trustees have identified the major risks to which the charity is exposed. These have been reviewed and the trustees are satisfied that adequate systems of control have been established to mitigate these risks.

Annual Return Figures

Income for 2022 - £63,943

Expenditure for 2022- £65,118

Other Optional Information

Public Benefit

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Promoting the whole mission of the church through the activities for individuals, parents and toddlers, and the elderly.
- Providing regular public worship that is open to all
- Conducting pastoral work including visiting the sick and the bereaved
- Teaching Christianity through sermons, courses, and small groups
- Providing a youth club with a Christian Ethos
- Distributing evangelistic materials
- Taking part in community events

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signature (s)



Rev. Jonathan Stobbs

Position: Chair



Mr. John Rubens

Trustee

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

I report on the accounts for the year ended 31st December 2022

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

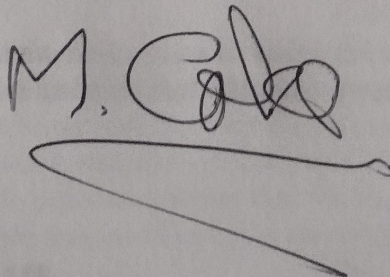
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records 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.

Michael C Coles B Sc
14 Pengarth Road
Falmouth
TR11 2TY
(Fully trained HMIT)



10/5/23.

PENZANCE BAPTIST CHURCH
RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds	Restricted Funds	2022 £	2021 £
Receipts					
<i>Voluntary receipts</i>					
Grants and gifts received	2(a)	<u>53,536</u>	-	53,536	55,571
<i>Other receipts</i>					
	2(b)	<u>10,406</u>	-	10,406	10,272
Total receipts		<u>63,943</u>	-	63,943	65,843
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct charitable costs	3	4,081	-	4,081	2,513
Mission Support	3	6,563	-	6,563	11,402
Support costs	3	<u>54,165</u>	-	54,165	53,179
		64,809	-	64,809	67,094
<i>Governance costs</i>		<u>310</u>	-	310	190
Total payments		<u>65,118</u>	-	65,118	67,284
Net Receipts/(Payments)		(1,175)	-	(1,175)	(1,441)
Transfer between funds		-	-	-	-
Net movement in funds		(1,175)	-	(1,175)	(1,441)
Balances 1 January 2022		41,764	(32,344)	9,419	10,861
Adjustment (decrease) in Creditors		-	-	-	-
Balances 31 December 2022		<u>40,589</u>	<u>(32,344)</u>	8,245	9,419

PENZANCE BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2022

1. Fixed Assets

<i>The value of the assets owned are:</i>	£	
Plant/machinery/equipment	<u>20,000</u>	
	20,000	

The Freehold property known as Penzance Baptist Church premises at Clarence Street, together with associated fixtures and fittings are the subject of a separate independent trust held for the exclusive use of the Church. The Church assumes responsibility for all maintenance and running costs.

The Freehold property known as 13 Castle Road, Penzance is the subject of a separate independent trust held for the exclusive use of the Church.

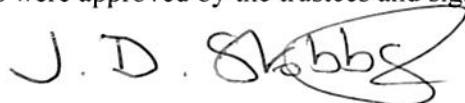
2. Bank and Cash Balances

	2022	2021
<i>Held at Bank</i>	£	£
Lloyds Bank	4,704	5,112
	4,704	5,112

3. Other Assets and Liabilities

	2022	
<i>Debts due to the church</i>	£	
Income tax recoverable	3,540	
Other debtors and prepayments	<u> </u>	
	3,540	
 <i>Liabilities due by the church</i>	 Nil	

The accounts were approved by the trustees and signed on their behalf on by



The notes on pages 9 -10 form part of these accounts.

PENZANCE BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>(a) Voluntary receipts</i>				
Grants and gifts received	45,651	-	45,651	47,733
Tax recovered	7,885	-	7,885	7,838
	53,536	-	53,536	55,571
 <i>(b) Other incoming resources</i>				
Sales of books and CD's		-		13
Rent from 13 Castle Road	9,272	-	9,272	9,326
Utility Refund	1,134	-	1,134	933
	63,943	-	63,943	65,843

3. Charitable Activity Costs

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Direct charitable costs</i>				
Sunday School & Young People	434	-	434	-
Local evangelism	2,784	-	2,784	2,078
Audio Ministry & web site	863	-	863	435
	4,081	-	4,081	2,513
<i>Less: Creditors</i>	-		-	-
	4,081	-	4,081	2,513
 <i>Mission Support</i>				
UK Mission	900	-	900	1,025
Overseas Mission	5,663	-	5,663	10,377
	6,563	-	6,563	11,402

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Support Costs</i>				
Ministry costs	43,280	-	43,280	41,526
Property & Repairs	10,580	-	10,580	10,021
Equipment purchases	-	-	-	1,135
Other administration	299	-	299	497
	<u>54,165</u>	<u>-</u>	<u>54,165</u>	<u>53,179</u>

4. Employees

The church had one employee (2021: 1 employee) whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them.

PENZANCE BAPTIST CHURCH

England & Wales - Charity number 1134242

Accounts



Registered Charity Number - 1134242

Penzance Baptist Church

Trustees Annual Report, Auditor Examination and Accounts

For the year ended 31st December 2021

PENZANCE BAPTIST CHURCH

**TRUSTEES ANNUAL REPORT, ACCOUNTS and
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021**

Penzance Baptist Church

Report of the Trustees for the year 01/01/2021 - 31/12/2021

Reference and Administration Details

Charity Name	Penzance Baptist Church
Charity Registration Number	1134242
Charity's Principal Address	Clarence Street Penzance TR18 2NY Cornwall

Board of Trustees

<i>(Name)</i>	<i>(Office)</i>
James Belmour	Deacon (<i>appt 16 August 2021</i>)
Mark Fretwell	Deacon (<i>Resigned 16 August 2021</i>)
Ralph Hammond	Deacon
Melvin Polglase	Deacon
John Rubens	Elder
Jonathan Stobbs	Minister

Independent Examiner

Rev. Michael Coles (BSc)
14 Pengarth Road
Falmouth
TR11 2TY
Cornwall

Bank

Lloyds Penzance
P.O. Box 8
Market House
Penzance
Cornwall
TR18 2TN

Structure, Governance and Management

The governing document of the Penzance Baptist Church as a charity is the Constitution for Grace Baptist Church Charities approved on 1 January 2007, and then adopted as the charity was registered on 10 February 2010. Penzance Baptist Church as a charity is constituted as an association, and the way in which the trustees are selected and appointed is through the means of the church members' meeting.

Objectives and Activities

The principal object of the church is the advancement of the Christian faith according to Baptist principals in accordance with the church's Basis of Faith. The church also carries out other charitable purposes in the United Kingdom and/or other parts of the world.

In relation to these objects, our main activities are Sunday services (morning and evening), mid-week Bible studies and prayer meetings, evangelistic activities in the community, children's club, Parent and Toddler group, promotion of mission and matters of social concern, and various informal get-togethers to consider the Christian faith.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements. The ongoing impact of the Covid-19 pandemic and government response continued to have a bearing on the way that we functioned as a church. We sought to work within the government guidance and adapted as the situation continued to change.

We were very pleased to be able to continue to meet in person for the regular Sunday services throughout the year. Those services were also streamed live to enable access for those unable to meet in person. The broadcasts saw a wide engagement from people not just locally, but from across the country and the world. The overwhelming majority of services were taken by the Pastor, as well as the other Elder in the church. Towards the middle of the year as restrictions lifted we were able to have some visiting speakers as well, including for our 219th Church Anniversary services.

During the summer, with appropriate measures in place at the services we enjoyed welcoming visitors to the services from around the country. We were also encouraged to welcome a number of new visitors from the locality as well. A number of times after the morning services in the summer we also had 'Picnic in the Park' which saw some of our own people and visitors share lunch together in a local park for fellowship.

From summer onwards we were able to begin re-introducing some of the regular meetings and outreach that had previously been suspended as a result of the pandemic. The pause had given the church opportunity to take time to evaluate and this also saw some new initiatives started. For example, with the restarting of the youth work saw the creation of an additional club for an older age range on Friday evenings. This whole area has been well received by the community and we have a very good number of toddlers, children, and young people across the various activities.

We were also able to run a number of things that saw good engagement with the local community. These included a 'Coffee and Cake' afternoon, a Quiz night, as well as 'Lunch and Listen' which is a monthly meal for over 55s. Not only did these provide opportunities for people to meet each other again after difficult times of isolation and separation, but to learn more about the message of Christianity.

The distribution of free food packages continued during the year and often used to meet specific needs in the local community that were made known to the church. There is evident need amongst those living around the church and we are seeking to support, as well as pointing people to the other channels of practical help. This has been very well received. We have also had regular free literature tables available at the church during the year including the offer of free Bibles for those interested.

It was so good to be able to host Christmas events once again. We circulated a Christmas card from the church to the residents around the chapel as well as other invites to the different meetings. We held a 'Carols, Coffee, and Cake' afternoon in the lead up to Christmas at the church. This saw a good number from the community join us to sing carols outside the church as well as having some refreshments together. We also held a Christmas carol service which was also available via YouTube. Again, we were encouraged with an encouraging number of visitors who came, some coming to the church for the very first time.

The church continues to be led by a leadership team of Elders and Deacons. Regular leadership meetings have been held for the regular business of the church, but also to make key decisions during such challenging times. This also included providing consistent practical and pastoral care to those in the fellowship.

Financial Review

Reserves

The Church has adopted a policy of seeking to hold reserves equivalent to three months regular expenditure, presently a reserve of £14,840. The current total reserve at 31st December 2021 is £9,420

Risk Management

The trustees have identified the major risks to which the charity is exposed. These have been reviewed and the trustees are satisfied that adequate systems of control have been established to mitigate these risks.

Annual Return Figures

Income for 2021 - **£65,844**

Expenditure for 2021 - **£67,286**

Other Optional Information

Public Benefit

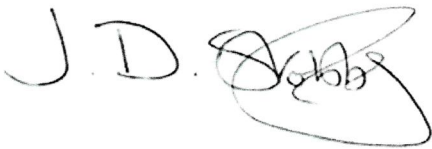
The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Promoting the whole mission of the church through the activities for individuals, parents and toddlers, and the elderly.
- Providing regular public worship that is open to all
- Conducting pastoral work including visiting the sick and the bereaved
- Teaching Christianity through sermons, courses, and small groups
- Providing a youth club with a Christian Ethos
- Distributing evangelistic materials
- Taking part in community events

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signature (s)

Handwritten signature of Rev. Jonathan Stobbs, consisting of the initials 'J.D.' followed by a stylized signature.

Rev. Jonathan Stobbs

Position: Chair

Handwritten signature of Mr. John Rubens, written in cursive.

Mr. John Rubens

Trustee

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

I report on the accounts for the year ended 31st December 2021

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

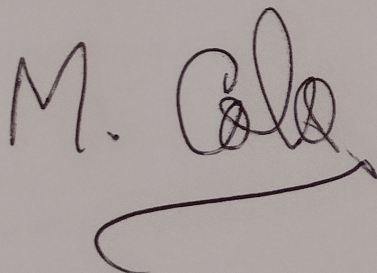
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records 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.

Michael C Coles B Sc
14 Pengarth Road
Falmouth
TR11 2TY
(Fully trained HMIT)



18th July 2022

PENZANCE BAPTIST CHURCH

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 £	2020 £
Receipts					
<i>Voluntary receipts</i>					
Grants and gifts received	2(a)	55,571	-	55,571	53,564
<i>Other receipts</i>					
	2(b)	10,272	-	10,272	9,896
Total receipts		<u>65,843</u>	-	<u>65,843</u>	<u>63,460</u>
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct charitable costs	3	2,513	-	2,513	3,025
Mission Support	3	1,221	10,181	11,402	3,508
Support costs	3	53,179	-	53,179	51,522
		<u>56,913</u>	10,181	<u>67,094</u>	<u>58,055</u>
<i>Governance costs</i>		<u>190</u>	-	<u>190</u>	<u>220</u>
Total payments		<u>57,103</u>	10,181	<u>67,284</u>	<u>58,275</u>
Net Receipts/(Payments)		8,740	(10,181)	(1,441)	5,185
Transfer between funds		-	-	-	-
Net movement in funds		8,740	(10,181)	(1,441)	5,185
Balances 1 January 2021		33,024	(22,163)	10,861	5,693
Adjustment (decrease) in Creditors		-	-	-	(17)
Balances 31 December 2021		<u>41,764</u>	<u>(32,344)</u>	<u>9,420</u>	<u>10,861</u>

PENZANCE BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2021

1. Fixed Assets

<i>The value of the assets owned are:</i>	£
Plant/machinery/equipment	<u>20,000</u>
	20,000

The Freehold property known as Penzance Baptist Church premises at Clarence Street, together with associated fixtures and fittings are the subject of a separate independent trust held for the exclusive use of the Church. The Church assumes responsibility for all maintenance and running costs.

The Freehold property known as 13 Castle Road, Penzance is the subject of a separate independent trust held for the exclusive use of the Church.

2. Bank and Cash Balances

	2021	2020
<i>Held at Bank</i>	£	£
Lloyds Bank	5,112	6,684
	5,112	6,684

3. Other Assets and Liabilities

	2021
	£
<i>Debts due to the church</i>	
Income tax recoverable	4,307
Other debtors and prepayments	<u>-----</u>
	4,307
 <i>Liabilities due by the church</i>	 Nil

The accounts were approved by the trustees and signed on their behalf on
 by



The notes on pages 9 -10 form part of these accounts.

PENZANCE BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>(a) Voluntary receipts</i>				
Grants and gifts received	47,733	-	47,733	47,662
Tax recovered	<u>7,838</u>	-	<u>7,838</u>	<u>5,902</u>
	55,571	-	55,571	53,564
<i>(b) Other incoming resources</i>				
Sales of books and CD's	13	-	13	14
Rent from 13 Castle Road	9,326	-	9,326	9,235
Utility Refund	<u>933</u>	-	<u>933</u>	<u>647</u>
	65,843	-	65,843	63,460

3. Charitable Activity Costs

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>Direct charitable costs</i>				
Sunday School & Young People	-	-	-	-
Local evangelism	2,078	-	2,078	1,401
Audio Ministry & web site	<u>435</u>	-	<u>435</u>	<u>1,624</u>
	2,513	-	2,513	3,025
<i>Less: Creditors</i>	<u>-</u>	-	<u>-</u>	-
	2,513	-	2,513	3,025
<i>Mission Support</i>				
UK Mission	575	450	1,025	1,188
Overseas Mission	<u>646</u>	<u>9,731</u>	<u>10,377</u>	<u>2,320</u>
	1,221	10,181	11,402	3,508

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>Support Costs</i>				
Ministry costs	41,526	-	41,526	43,090
Property & Repairs	10,021	-	10,021	7,496
Equipment purchases	1,135	-	1,135	115
Other administration	497	-	497	821
	53,179	-	53,179	51,522

4. Employees

The church had one employee (2020: 1 employee) whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them.

PENZANCE BAPTIST CHURCH

England & Wales - Charity number 1134242

Accounts



Registered Charity Number - 1134242

Penzance Baptist Church

Trustees Annual Report, Auditor Examination and Accounts

For the year ended 31st December 2020

PENZANCE BAPTIST CHURCH

**TRUSTEES ANNUAL REPORT, ACCOUNTS and
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020**

Penzance Baptist Church

Report of the Trustees for the year 01/01/2020 - 31/12/2020

Reference and Administration Details

Charity Name	Penzance Baptist Church
Charity Registration Number	1134242
Charity's Principal Address	Clarence Street Penzance TR18 2NY Cornwall

Board of Trustees

<i>(Name)</i>	<i>(Office)</i>
Mark Fretwell	Deacon
Ralph Hammond	Deacon
Melvin Polglase	Deacon
John Rubens	Elder
Jonathan Stobbs	Minister

Independent Examiner

Rev. Michael Coles (BSc)
14 Pengarth Road
Falmouth
TR11 2TY
Cornwall

Bank

Lloyds Penzance
P.O. Box 8
Market House
Penzance
Cornwall
TR18 2TN

Structure, Governance and Management

The governing document of the Penzance Baptist Church as a charity is the Constitution for Grace Baptist Church Charities approved on 1 January 2007, and then adopted as the charity was registered on 10 February 2010. Penzance Baptist Church as a charity is constituted as an association, and the way in which the trustees are selected and appointed is through the means of the church members' meeting.

Objectives and Activities

The principal object of the church is the advancement of the Christian faith according to Baptist principals in accordance with the church's Basis of Faith. The church also carries out other charitable purposes in the United Kingdom and/or other parts of the world.

In relation to these objects, our main activities are Sunday services (morning and evening), mid-week Bible studies and prayer meetings, evangelistic activities in the community, children's club, Parent and Toddler group, promotion of mission and matters of social concern, and various informal get-togethers to consider the Christian faith.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements. Until March, the church continued to pursue its regular program and range of activities. However, the impact of the Covid-19 pandemic, government response dramatically altered the way we functioned. This included adapting to online only services during periods of lockdown when meeting in person was suspended, or seeking to work within government guidelines and legislation when gatherings were once again permitted.

Throughout the pandemic, regular Sunday services and mid-week meetings have continued. The establishing of a church YouTube channel which contained recorded broadcasts or live streams of services saw a wide engagement with people. These included not only those who were our own fellowship, but people from across the country and the world. The overwhelming majority of services were taken by the Pastor, as well as the other Elder in the church.

During the summer, when meeting in the building was possible with Covid-19 measures in place, we had visitors almost every week from around the country which was a great encouragement. We also saw a number of new visitors from the locality as well.

During the year under review, the church continued to support Phil and Lydia Evans who were set aside as missionaries to Latvia. They had been working alongside Mezciems International Baptist Church in Riga. With many things accomplished in the work in Riga, the decision was made that their time in that role was coming to a close. They leave Riga with much satisfaction and the gratitude of Mezciems International Baptist. They returned to Penzance towards the end of the year.

Covid-19 saw the vast majority of regular meetings and outreach suspended for the year. However, different opportunities have arisen, including the distribution of free food packages for families in need in the local community. The decision has been taken to extend this work in the coming year such as the positive response and evident need. We have also had regular free literature tables available at the church during the year.

With the usual Christmas events unable to take place, we sent a Christmas card to the residents in the area around the chapel with some free literature and an invitation to an online carol service. This was broadcast on our YouTube channel and drew many views. Similarly for other special occasions, such as the 218th church anniversary, we put together a video telling the story of the history of the church in the community and its impact beyond.

The church continues to be led by a leadership team of Elders and Deacons. Regular leadership meetings have been held for the regular business of the church, but also to make key decisions during such challenging times. This also included providing consistent practical and pastoral care to those in the fellowship throughout the pandemic.

Financial Review

Reserves

The Church has adopted a policy of seeking to hold reserves equivalent to three months regular expenditure, presently a reserve of £14,550. The current total reserve at 31st December 2020 is £10,861

Risk Management

The trustees have identified the major risks to which the charity is exposed. These have been reviewed and the trustees are satisfied that adequate systems of control have been established to mitigate these risks.

Annual Return Figures

Income for 2020 - **£63,460**

Expenditure for 2020 - **£58,275**

Other Optional Information

Public Benefit

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that public benefit has been provided by:

- Promoting the whole mission of the church through the activities for individuals, parents and toddlers, and the elderly.
- Providing regular public worship that is open to all
- Conducting pastoral work including visiting the sick and the bereaved
- Teaching Christianity through sermons, courses, and small groups
- Providing a youth club with a Christian Ethos
- Distributing evangelistic materials
- Taking part in community events

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Signature (s)



Rev. Jonathan Stobbs
Chair

Position



Mr. John Rubens
Trustee

Date -

28th April 2021

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

I report on the accounts for the year ended 31st December 2020

Respective responsibilities of the Trustees and Independent Examiner

The trustees of the charity are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records 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.

Michael C Coles B Sc
14 Pengarth Road
Falmouth
TR11 2TY
(Fully trained HMIT) *date*

PENZANCE BAPTIST CHURCH

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds	Restricted Funds	2020 £	2019 £
Receipts					
<i>Voluntary receipts</i>					
Grants and gifts received	2(a)	52,629	935	53,564	53,144
<i>Other receipts</i>					
	2(b)	9,896	-	9,896	9,455
Total receipts		<u>62,525</u>	935	<u>63,460</u>	<u>62,599</u>
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct charitable costs	3	3,025	-	3,025	4,961
Mission Support	3	1,493	2,015	3,508	3,963
Support costs	3	51,522	-	51,522	55,907
		56,040	2,015	58,055	64,831
<i>Governance costs</i>		<u>220</u>	-	<u>220</u>	<u>1,846</u>
Total payments		<u>56,260</u>	-	<u>58,275</u>	<u>66,677</u>
Net Receipts/(Payments)		6,265	(1,080)	5,185	(4,078)
Transfer between funds		-	-	-	-
Net movement in funds		6,265	(1,080)	5,185	(4,078)
Balances 1 January 2020		26,776	(21,083)	5,693	9,771
Adjustment (decrease) in Creditors		(17)	-	(17)	-
Balances 31 December 2020		<u>33,024</u>	<u>(22,163)</u>	<u>10,861</u>	<u>5,693</u>

PENZANCE BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2020

1. Fixed Assets

<i>The value of the assets owned are:</i>	£
Plant/machinery/equipment	<u>20,000</u>
	20,000

The Freehold property known as Penzance Baptist Church premises at Clarence Street, together with associated fixtures and fittings are the subject of a separate independent trust held for the exclusive use of the Church. The Church assumes responsibility for all maintenance and running costs.

The Freehold property known as 13 Castle Road, Penzance is the subject of a separate independent trust held for the exclusive use of the Church.

2. Bank and Cash Balances

	2020	2019
<i>Held at Bank</i>	£	£
Lloyds Bank	6,684	2,488
	6,684	2,488

3. Other Assets and Liabilities

	2020
	£
<i>Debts due to the church</i>	
Income tax recoverable	4,177
Other debtors and prepayments	<u>-----</u>
	4,177
 <i>Liabilities due by the church</i>	 Nil

The accounts were approved by the trustees and signed on their behalf on
by

The notes on pages 9 -10 form part of these accounts.

PENZANCE BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<i>(a) Voluntary receipts</i>				
Grants and gifts received	46,727	935	47,662	45,553
Tax recovered	<u>5,902</u>	-	<u>5,902</u>	<u>7,591</u>
	52,629	935	53,564	53,144
 <i>(b) Other incoming resources</i>				
Sales of books and CD's	14	-	14	118
Rent from 13 Castle Road	9,235	-	9,235	9,337
Utility Refund	<u>647</u>	-	<u>647</u>	<u>-</u>
	63,460	-	63,460	62,599

3. Charitable Activity Costs

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<i>Direct charitable costs</i>				
Sunday School & Young People	-	-	-	48
Local evangelism	1,401	-	1,401	2,251
Audio Ministry & web site	<u>1,624</u>	-	<u>1,624</u>	<u>2,662</u>
	3,025	-	3,025	4,961
<i>Less: Creditors</i>	<u>-</u>	-	<u>-</u>	-
	3,025	-	3,025	4,961
 <i>Mission Support</i>				
UK Mission	1,188	-	1,188	1,438
Overseas Mission	<u>305</u>	<u>2,015</u>	<u>2,320</u>	<u>2,525</u>
	1,493	2,015	3,508	3,963

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<i>Support Costs</i>				
Ministry costs	43,090	-	43,090	46,697
Property & Repairs	7,496	-	7,496	7,765
Equipment purchases	115	-	115	560
Other administration	<u>821</u>	-	<u>821</u>	<u>885</u>
	51,522	-	51,522	55,907

4. Employees

The church had one employee (2019: 1 employee) whose remuneration and expenses were not in excess of £60,000. No remuneration or trustee expenses were paid to any other trustee during the year nor to any person connected to them.

Independent Examiner's Report to the members/trustees of Penzance Baptist Church

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Basis of Independent Examiner's Statement

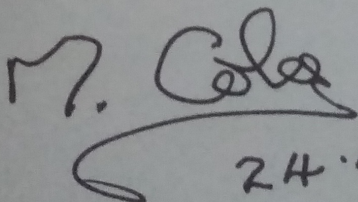
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Michael C Coles B Sc
14 Pengarth Road
Falmouth
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(Fully trained HMIC) *date*


24.4.21