



**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**

<b>Charity Name</b>	Penzance Baptist Church
<b>Charity Registration Number</b>	1134242
<b>Charity's Principal Address</b>	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 219<sup>th</sup> 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 31<sup>st</sup> 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)**

A handwritten signature in black ink, appearing to read 'J.D. Stobbs', with a large, loopy flourish at the end.

**Rev. Jonathan Stobbs**

**Position: Chair**

A handwritten signature in black ink, appearing to read 'John Rubens', with a horizontal line underneath.

**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**

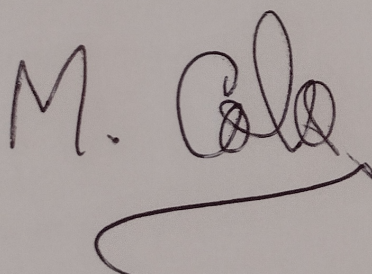
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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)

 18<sup>th</sup> July 2022

# PENZANCE BAPTIST CHURCH

## RECEIPTS AND PAYMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 £	2020 £
<b>Receipts</b>					
<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		65,843	-	65,843	63,460
<b>Payments</b>					
<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
		56,913	10,181	67,094	58,055
<i>Governance costs</i>		190	-	190	220
Total payments		57,103	10,181	67,284	58,275
Net Receipts/(Payments)		8,740	(10,181)	(1,441)	5,185
Transfer between funds		-	-	-	-
<b>Net movement in funds</b>		<b>8,740</b>	<b>( 10,181)</b>	<b>(1,441)</b>	<b>5,185</b>
Balances 1 January 2021		33,024	(22,163)	10,861	5,693
Adjustment (decrease) in Creditors		-	-	-	(17)
<b>Balances 31 December 2020</b>		<b>41,764</b>	<b>(32,344)</b>	<b>9,420</b>	<b>10,861</b>



**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>-</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>-</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>-</u>	<u>435</u>	<u>1,624</u>
	2,513	-	2,513	3,025
<i>Less: Creditors</i>	<u>-</u>	<u>-</u>	<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.