



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 '*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 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

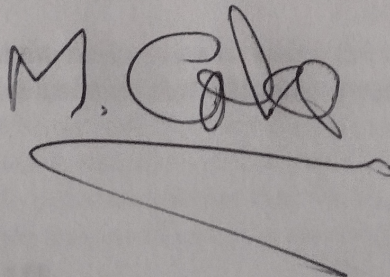
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or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

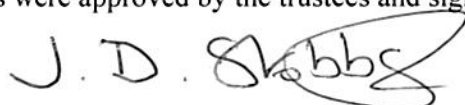
2. Bank and Cash Balances

	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
	<u>53,536</u>	<u>-</u>	<u>53,536</u>	<u>55,571</u>
<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
	<u>63,943</u>	<u>-</u>	<u>63,943</u>	<u>65,843</u>

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
	<u>4,081</u>	<u>-</u>	<u>4,081</u>	<u>2,513</u>
<i>Less: Creditors</i>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>4,081</u>	<u>-</u>	<u>4,081</u>	<u>2,513</u>
<i>Mission Support</i>				
UK Mission	900	-	900	1,025
Overseas Mission	5,663	-	5,663	10,377
	<u>6,563</u>	<u>-</u>	<u>6,563</u>	<u>11,402</u>

	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
	54,165	-	54,165	53,179

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.