

Annual Report and Accounts 2024



Registered charity number 1135764

117 Pier Avenue, Clacton-on-Sea, Essex, CO15 1NJ.

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Contents

3.	Annual Report for the year ending 31 st December 2024
4.	Structure, Governance and Management
5.	Objectives and Activities
7.	Achievements and Performance
8.	Trustee's & Deacon's Report (1 st January - 30 th June)
9.	Minister's Report (1 st July - 31 st December)
10.	Treasurer's Report
13.	Financial Reserves Policy
14.	Financial Accounts for 2024
19.	Enfold Project
19.	The Hub
20.	Girls' Brigade
22.	Sunday School
22.	Tiny Treasures
23.	Worship Team
23.	Premises Usage
24.	Premises Hires & Users

Annual Report for the year ending 31st December 2024

The Trustees are pleased to present their report together with the independently examined financial statements of the charity for 2024.

Pier Avenue Baptist Church registered as an independent charity with the Charity Commission on 4th May, 2010. Our Charity Registration number is 1135764.

The church is administered by the Diaconate who are the Managing Trustees of the Charity and comprise:

Minister and Chairman:	Vacant until July 2024, then Rev. Michelle Eversden-Thomas
Church Secretary:	Mrs Karen Rai
Church Treasurer:	Mrs Heather Baines
Deacons:	Mr David Baines (retired 17 th November 2024)
	Mr Antony Meloy
	Mr Richard Geddes
	Rev. Pauline Bailey
	Mr Ian Day
	Miss Elaine Hoadley
	Mr Ian Smith
	Mr Phil Gooden (from 17 th November 2024)
	Ms Victoria Oyekunle (from 17 th November 2024)
	Mr James Paterson (from 17 th November 2024)

The Charity's bankers are Lloyds plc (Current accounts) and CCLA Investment Management Ltd (Deposit account).

The Independent Examiner engaged by the Charity is Karen Payne.

Structure, Governance and Management

Governing Document

The Church's governing document is the Constitution for Pier Avenue Baptist Church, Clacton-on-Sea which sets out the objects of the charity. The revised Constitution was approved by the Church meeting on 17th March 2024.

Recruitment and Appointment of Trustees

Deacons who are the Managing Trustees of the charity are chosen from among existing church members who show the reality of their faith by the consistency of their Christian character and by their loyalty to the cause of Christ. The Diaconate consists of two Church Officers, Secretary and Treasurer, together with up to ten elected Deacons, making a possible twelve in all. Annual elections are held at the Church Members' meeting by ballot. Nominees must secure a vote of at least 66% of those voting (eligibility is specified in the constitution). The Minister is also a Trustee.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held bi-monthly. The Minister of the Church is a paid Managing Trustee and together with the Deacons gives leadership to the Church. The Minister and Secretary are responsible for preparing the business for the Church meeting.

The Baptist Union of Great Britain and Eastern Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the Eastern Baptist Association (EBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based upon its membership numbers and also makes a donation to the EBA for the Baptist family in the UK (Home Mission).

Relationships between the Charity and related parties

Churches Together in Clacton (CITC) – the Church is a member of the ecumenical partnership of churches in the Clacton-on-Sea area. The Church continues to take part in community activities organised by CITC during 2024. The church has joined with other denominations for a short Christmas and Easter service in the Town Square and also taken part in a Walk of Witness on Good Friday and hosted the service that followed.

We also continue to build links with the Baptist Churches at Holland-on-Sea and Thorpe-le-Soken and are meeting with them regularly.

The Church also supports a connected organisation: the Girls' Brigade. This connected organisation of the Church exists as part of the work and mission of the Church and are open to the community. This organisation has its own committee, officers and members but they still fall within the scope of the Church Meeting and the Minister / Trustee is entitled to be Chair of all meetings.

The Church also works with Peabody, a housing support organisation, within the Enfold Project.

Objectives and Activities

Objectives of the Charity

Established for the purposes of advancement of religion through the spiritual work of the Church, these purposes include the provision and upkeep of the place of worship, the carrying on of religious services and the payment, housing and pensioning of a minister of religion employed for the purposes of a place of worship.

Charity's aims

As a member of the Baptist Union, the Church subscribes to the Union's Declaration of its Christian responsibilities beyond the local community and seeks to engage in both national and international situations.

Principle:

The basis of this Union is:

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian Baptism is the immersion in water into the Name of the Father, the Son and the Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who "died for our sins according to the Scriptures, was buried and rose again on the third day."
3. That it is the duty of every disciple to bear witness to the Gospel of Jesus Christ and to take part in the evangelisation of the world.

Charity's main objectives for the year

The Church premises are situated in an ideal location in Pier Avenue in Clacton-on-Sea which makes the use of our premises attractive for a wide range of community groups, organisations and other charities.

Where able and appropriate, the Church aims to discern the needs of the community and organise activities and support groups to meet these and, this year we have been able to do this again, especially through our Enfold project and by the Warm / Social Hub which continued throughout the year. The community initiative, which commenced in 2012, the Enfold Project (to provide breakfast, an opportunity for a shower and access to support services, one morning a week, for the homeless and vulnerable people of Clacton) is now a well-established part of our church. This is run by our Parish Nurse and a team of volunteers as well as accessing support services such as Peabody.

One of the other ways in which the Church seeks to engage with others is not only the use of our premises by many varied groups but to use our kitchen facility for the benefit of the community in as many ways as possible. This facility is used weekly by FoodCycle who obtain excess food from supermarkets in the area and cook a meal for anyone in the community who needs it, one day a week.

*Another way we have begun to support our community this year is by providing a space for RAMA and Calais Light to provide support and Language lessons for Asylum seekers who are housed locally.

Our Coffee Morning and Tiny Treasures Parent and Toddler Group give regular opportunities for us to bring our objectives to life. In addition, by the end of 2024 plans were established to start a new boys club for primary school age, this will be developed further in 2025.

The Church continued to offer public worship on Sundays at 10.30a.m. in person but continues to be available on-line through our Livestream facility. See the Minister's/Trustees report for further details.

Conversations continue, where possible, with those who are interested in discussing their faith and the possibility of Baptism and Church Membership.

The Church aims also to develop and grow as a fellowship through both study and social activities:

- a. **Nationally** – to assist in the development of denominational and inter-denominational churches and discover the experience of the church in Great Britain.
- b. **Internationally** – to discover more, the work of the Christian Church overseas and support that work wherever possible.

Charity's Strategies

- a. **Worship** – to seek to provide appropriate worship to God and review our act of worship on a regular basis.
- b. **Ecumenical** – to actively encourage, promote and participate in ecumenical activities.
- c. **Premises** – to maintain the premises to good standard, to promote and provide community activities.
- d. **Community needs** – to review the work of the Church and discern the needs of the community and then develop strategies and actions to support as appropriate.
- e. **Fellowship** – to develop a programme to promote Christian knowledge and understanding and to enhance the social awareness of the Church. Such a programme to include educating the Church members and congregation about the Baptist denomination regionally and nationally and its links to international Christian activity through the Baptist Missionary Society – World Mission and other Christian organisations.

Achievements and Performance

Easter, Harvest and Christmas

Special services took place during the time of Easter, Christmas and at Harvest.

AGM and Membership

The Annual General Meeting of the church could finally take place in the usual way again this year. The Annual Report and Accounts were accepted and passed there.

Our membership stood at 43 on 1st January 2024 and had increased to 61 by 31st December.

Our Sunday school continues and this area of our work has seen a significant growth in numbers during this year due to new families attending our church.

Housekeeping, Hall Hire and Fabric

Looking after pre-war buildings remains a challenge so we are especially grateful to those church members and friends who oversee and help to maintain the building in good order.

The use of our premises by community groups is now busier than ever (see report on use of halls for details).

Trustee's & Deacon's Report (1st January to 30th June)

This first part of this report has been written by the Trustees until July and then by Rev Michelle Eversden-Thomas once she became Minister in July 2024. Until Rev Michelle Eversden-Thomas was appointed in July following member's voting at a Special Church meeting on 16th June 2024, our services were led by various visiting speakers and by some of our own members, to whom we are very grateful. Tony Crawford took the role of moderator for our church during the Settlement process and we are very grateful for his support during that time too. Her induction service was on 3rd August 2024 although she began to work part time from 1st July.

Our Housegroups continued with people meeting in homes and one group meeting at the church during the day so that people can study the Bible together.

We continue to hold a monthly prayer meeting and have also started to meet together every few months when Housegroup members attended a joint prayer meeting at church.

The Church continued to grow in number and we had the privilege of baptising Sahar on 7th January 2024.

Our Enfold project is running well with as many as 35 visitors coming in for breakfast on a Thursday morning where they not only find food, but a caring environment and listening ears. Our Parish Nurse and her team are working hard to respond to the needs of all our visitors. Leadership was shared with Del, part way through the year, in August. We also have Peabody (supporting people in the community) coming each week to help our visitors fill in forms, find places to live etc. Along with this we have a Warm Hub one afternoon a week, to provide a warm place for whoever wants it, in these difficult, and expensive, times! This again became a Social Hub during the summer months, at the request of the attendees.

Our toddler group, Tiny Treasures, is continuing to meet each week with as many as 20 babies and toddlers coming along with a parent, grandparent or child minder, to take part in the activities, learn how to play together (most of the time!), do craft, sing songs and generally have a good time together.

Our Girls' Brigade continues to be strong. We must pay tribute to the hard work undertaken by the leaders. The Girls' Brigade offer an excellent range of activities for different age groups and the dedication of the leaders is evident in all they do.

Our Sunday School activities for children have continued throughout the year providing a variety of activities on Sundays during the morning service. During the year the number of children attending has continued to grow.

We have held some special services during the year. We were also able to hold the Churches Together in Clacton service on Good Friday, here at PABC. This was led by our own Rev Pauline Bailey and was a fantastic occasion with the church building almost filled to capacity.

Christmas was also a special time. We had a Family Nativity service, ably led by our Sunday School leaders and children, the GB Carol service was a Christingle service and a Carols by Candlelight service. Along with this we held a Quiet reflection and Remembrance afternoon and we held another Christmas Tree festival where different church and community groups decorated a tree to represent what they do. Our Saturday Coffee Morning also held an enjoyable sing-a-long event the last Saturday before Christmas and we held a Christmas morning service. We were also privileged to host the SANDS Lights of Love service.

We have had special meals together such as during the induction, an International Sunday and a Harvest lunch following the Harvest festival service.

We have continued to have our church member's meetings, which are bi-monthly, on Sunday afternoons.

Our halls are well used by many groups and individuals. We are especially pleased that they are used by some charities, such as FoodCycle, who provide a cooked meal to anyone who wants to come, from left over food from local Supermarkets, and also by RAMA and Calais Light who provide language lessons and other support to asylum seekers resident in Clacton.

We are still a part of Churches Together in Clacton. It is good to see the people of the churches in Clacton taking part in more joint activities. We have also met up with Thorpe and Holland Baptist Church members for a social afternoon and tea.

We continue to livestream our services each week. This means that those who can no longer get to church are able to join with us. We still put the service on DVD and deliver to a few members who do not have access to the internet. This facility has also meant that we can livestream funerals if necessary, so that family members who live a long distance away, even overseas, can join in with the service.

With all the encouragements, there has been the sadness of Church family life too. We have said goodbye to Sid Firth, Joan Tomlinson and Terry Purdham during the year, who will be sadly missed.

There are many people who should be thanked as a Church cannot function without many volunteers. Thanks to all those who serve in any way including those who operate the PowerPoint, livestreaming and sound on Sundays. All the stewards, Bible readers, flower arrangers, coffee and tea makers, musicians and prayer team for all they do each Sunday. Thanks also to all those who serve in all the organisations mentioned in this Annual Report and those whose work is largely unseen such as who tidy up, tend the garden, visit those who can no longer attend church etc.

Karen Rai, Church Secretary, on behalf of the Deacons/Trustees

Minister's Report (1st July to 31st December)

I began working part-time at PABC on 1st July 2024 (whilst my son was finishing the year at his current school) and then moved to Clacton and went full-time from 1st August 2024. I can honestly say that there hasn't been a dull moment since I began my ministry here!

During July, I had coffee and ate meals with various deacons and church members and visited the groups run by PABC: Tiny Treasures, Girls' Brigade, The Hub, Enfold, Coffee Morning and house groups. I visited Sunday School and then began leading worship and preaching as church minister in August. In these first six months in this role, I have been to local community, ministers' and Churches Together in Clacton meetings, as well as continuing with NAM (Newly Accredited Minister) meetings and mentoring. I have visited a local primary school and helped get a new Boys' Club ready to start. I meet with the deacons monthly to discuss and make decisions on issues of importance to the life of the church. At Enfold, I lead a weekly Bible slot (held before breakfast is served) where I read a short passage and then the volunteers and guests discuss issues it raises. I have run the Christianity Explored course to two different groups and these groups would like to continue to meet for the Discipleship Explored course. On 3rd November, I had the privilege of baptising new believers Jo, Mehdi and Javad. I have led a funeral and a memorial service. We have seen more people become regular attenders at PABC and more come into official membership. It was super to celebrate Christmas here, particularly to share the hope of Jesus at Carols by Candlelight.

During Sunday worship, from July until December, we have looked at the first letter to the Corinthians and the characters in the Advent and Christmas story. On 1st September, we had a lively and joyful service to mark International Sunday, where members and attendees of PABC brought something from their various countries and cultures to be part of our worship. Three of our deacons, Pauline, Ian Smith and James Paterson also led worship and preached at regular intervals. I am hoping that we will, as a congregation, be able to give some time to thinking about how we show and speak about faith to not-yet-Christians, in the new year. I would also like to vary how we hold our Intercessory Prayers.

There have been some difficult days here. But I've been excited by all the conversations I've had about faith and how that affects people's day-to-day lives. I'm proud that the surrounding community know us as a group of people who can provide support and a friendly welcome. Going forwards, I'd like us to be able to offer more support, outreach and sharing of faith into our local community, such as an alternative Hallowe'en outreach in the town centre. It's all about being the hands and feet of and the mouthpiece for Jesus.

Rev. Michelle Eversden-Thomas

Treasurer's Report

We can truly say that 2024 was an amazing year for the Church, spiritually and financially. Grateful thanks go to God and to ALL His people at or connected with PABC, and the wider community who responded graciously to His call on our resources.

A quick reflection looking back ...

By the end of 2023 Pier Avenue had recovered significantly from the 2020-21 pandemic crisis, but we still had a little way to go before we could say we were truly out of the woods.

A lot of our income sat in Restricted Funds, which come to us through the generosity of charitable grant funders supporting our community activities (The Tudor Trust and CVS Tendring). We still also had to remember that we had another six years of loan repayments for the three H&S and upgrade building projects that we had undertaken in our premises in 2020, which sit in an Earmarked Fund (which is also often referred to as a Designated Fund). Restricted Funds can only be used for the purpose they have been given or awarded.

Earmarked Funds are those under the control of the Deacons / Trustees / Membership but which have been given for an expected purpose. Consequently, we would not expect to use Earmarked Funds for any other purpose for which it was given, except in the closure of an activity, upon the full repayment of a loan or other financial commitment, or in an exceptional circumstance that required its use by the Church in any other way. Tiny Treasures Toddler group and the Premises Project Loan Fund are Earmarked Funds.

The values we held on the General Fund (that pays for our Minister, Administration, and all Premises expenses including energy) were still a concern and for the first time ever in the history of PABC, we applied for a Baptist Union Home Mission grant in 2023 to help support us in the cost of a Minister if we were to appoint one in 2024. Our application for this was very graciously accepted by the BU's Home Mission team, and for which we were truly grateful.

As we moved in 2024 ...

- We had to work towards having sufficient funds to invest in a Minister's salary when God's timing said it is right for us to make an appointment to the role;
- We knew major expenditure was still needed to upgrade the Manse (Church house) as this had not had any significant investment in over 17 years;
- We had a duty to maintain the Church and its premises in good order for our worshipping Fellowship;
- We needed to encourage hirers from the local community because they generate a very valuable income stream through use of our buildings; and
- We set a Budget which would allow the preservation of our Financial Reserve at £30,000 (see information about this on the page 13).

Our 2024 year-end balances of £107,203 were £6,264 higher than the previous year, and consisted of:

- £50,553 in Restricted and Earmarked/Designated Funds, and
- £26,650 in usable General Funds, and
- £30,000 retained for the Financial Reserve.

An important mission of the Deacons (and all of us in the Fellowship) is to act prayerfully and responsibly to help us make decisions that ensure the best use of the financial resources we have available. However, whilst doing so, we must also trust in God to provide for the decisions that we make. Financially PABC's situation has been tight over the years and they remain so, but God has never left Pier Avenue short of the funds it needed to fulfil its functions and purposes in the past, and I don't believe He will leave us without the funds we need in the future.

We were confident enough in our spiritual and financial position to be able to offer the Ministerial appointment to Rev Michelle Eversden-Thomas, who joined us as a Newly Accredited Minister (known as a NAM) from Earls Colne Baptist Church. It was a joy to welcome her at an Induction Service in August. The Manse refurbishment had been finished to a high standard just in time, and was handed over to the care of Michelle, her husband Del and their son, Jason, when they took up residence there in the same month.

We are grateful to the hard work of so many in the Fellowship who do so much and put in great effort to help the Church keep its costs down. Many of these tasks are done in the background, unseen by most, but they are vitally needed in order that the Church survives financially. The goodwill of so many is crucial to PABC in its work to advance God's Kingdom and is so greatly appreciated.

Energy costs are something that troubled many through 2024, both at home personally and for the Church. Both our energy contracts came to an end, but an efficient Energy Broker has helped us minimise the impact of the much-publicised energy inflation hike. We also changed our Insurance provider and consequently savings were able to be made in that area too. All these savings together, however minimal they may seem, do have an impact on our whole financial position. However, we also need to try to keep in mind that we should not curtail God's work on account of money worries. Managing the resources He has provided wisely and trusting in His provision are essential for our Church's financial and spiritual health.

Despite the difficulties that we may have been experiencing at home, our Members and Friends continued to give so graciously in their tithes and donations throughout 2024. We know that God will uphold us if we rely on his assurances, and I will repeat the same verse, that I quoted in my report in 2023 because it remains relevant and continues to hold true:

"Be strong and courageous. Do not be afraid or terrified ... for the Lord your God goes with you; he will never leave you nor forsake you." (Deuteronomy 31v6).

So many of our Fellowship held fast to this promise, and consequently, found themselves able to share with PABC all they could afford, and very likely, even more than they believed they could really afford. Thank you to everyone for your devotion to PABC through your gifts and offerings, that you make in honour of the One who gave it to us in the first place.

By the time we got to the end of 2024 I was very proud to be able to say that in my view, we had finally recovered fully from the effect of the 2020 pandemic. This was a great joy, and we are very thankful to God who saw us through and out of the other side of this very difficult time in our Church's recent history.

We continue our obligation to support the Baptist Missionary Society's 'World Mission' work abroad, and the Baptist Union's 'Home Mission' fund here in the UK. In the same way that we are encouraged to tithe our personal income (donating 10% of our income to the Lord's work) so we as a Church tithe too. To do this we pledge 5% to each of these two Baptist Family charitable causes every year. The 5% is calculated from the income received by the Church in the previous financial year. We also continue to support other charities where we are able and in 2024 this included Operation Agri, the Baptist Missionary Society (through the Birthday Scheme) and Spurgeon's Childcare. The Charities receiving our donations are grateful for the generosity shown to them by our Fellowship, and for which we in turn thank you.

My duty as Treasurer is to ensure that the Church can provide financially for its functions and is secure for the coming year, whilst also attempting to ensure that the Church is also likely to be financially secure for all its responsibilities in the years to come. I would therefore like to give thanks on behalf of the Fellowship for:

- The Offerings & Donations we regularly receive;
- The Inland Revenue who gave us an amazing £13,641 on behalf of all our tax-paying donors who had signed up to the HMRC Gift Aid scheme;
- The hirers and users that generate income through using our premises for their activities;
- Legacies and one-off gifts and donations received;
- The grant funding that supports as financially as we continue our work for the community;

- All the Church activities and events, whether regular or one-off, that serve our community and fellowship, while some also generate valuable income, however modest that may be; and
- The essential prayer life that sustains the heart of all we do, placing everything in the hands of our loving and sustaining God.

Looking forward to 2025 and beyond ...

Please don't hesitate to get in touch with me in confidence if there is anything I can do to help you in your tithing, gifting, one-off donations:

- If you are a taxpayer, however little or how much tax you may pay, we can reclaim this from the Inland Revenue on your donations provided you have signed up for the Gift Aid Scheme. Please ask me if you would like a form to join this Scheme;
- If you find it possible, consider making your gifts and donations directly into the Bank. By this means, your giving doesn't get forgotten if you are unwell, or on holiday, or if you are unable to be at Church for any reason. Your standing order can be set up through your online banking, but if you don't have online access, then we can provide you with a standing order form to complete that can be forwarded to your bank, and
- Consider leaving a bequest to the Church in your Will, whether as a percentage of your estate or as a set sum, which will go on to help the Church continue its work after you have been called Home.

Do ask me for a Gift Aid form or Standing Order form if these will help you in your giving.

If you wish to pay your gifts and donations directly into the bank the information you will need is:

Bank:	Lloyds plc
Account Name:	Pier Avenue Baptist Church
Account type:	Business
Bank Sort Code:	30-96-26
Bank Account Number:	80144668

Thank you for all that you do to advance the Kingdom of God in the place to which He has set us.

2 Corinthians 9 v 6-8

Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: 'They have freely scattered their gifts to the poor; their righteousness endures for ever.'

Heather Baines, Church Treasurer

Financial Reserves Policy

Background to the Policy

Charities should have sufficient reserves to allow their affairs to wind down in an orderly manner or to consider how long it would take to reduce its expenditure or raise its income to allow it to cope with any significant financial challenge.

A financial challenge can come at any point and can be due to any number of things.

On expenditure, it could be due to the need for a significant property repair; on income it could be due to losing a significant premises hirer or donor(s), or failure to secure grant that had been applied for but not awarded. Although we could never have foreseen it, the closure of the Church and its loss of hirers in 2020 and 2021 meant our income was drastically cut. This proved to be a prime example of why a Financial Reserve is required and must be retained to cover the unexpected.

The Charity Commission are particularly anxious though that excessive reserves are not held, as this would amount to holding money back that should more properly be used for furthering the charitable/mission objectives of the charity or church.

The Reserves Policy for Pier Avenue Baptist Church

The Financial Reserves policy of Pier Avenue Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the Church. The Trustees have committed to the recommendation that £30,000 is retained for this purpose.

Throughout 2024 we had no reason to break into our Financial Reserves. God, through the Friends and Fellowship at PABC, has allowed His people to be very gracious to us in their giving once again. Unless unforeseen circumstances arise where the Church finds itself unable to fulfil its proper purpose and function without breaking into this sum, this £30,000 will be retained on the Church's Deposit Account; the bank interest can be used to support the work of the Church through the General Fund.

Heather Baines, Church Treasurer, on behalf of the Deacons / Trustees

General Fund & Designated Funds Financial Statement

For the year ended: 31st December, 2024

	Note	2024 (£)	2023 (£)
Receipts			
Offerings			
- Gift Aid		24,751	24,531
- Other		15,117	12,440
Gift Aid/GASDS Income Tax Reclaim: (General Fund)		13,642	7,880
Gift Aid Income Tax Reclaim: Girls' Brigade (Designated)		353	479
Legacies and Memorial gifts	4	2,000	230
Grants (General Fund): '23 Wellbeing, '24 Home Mission	15	4,583	2,000
Grants (Restricted Funds: Tudor/CVST)	15	26,820	30,558
Premises Use Income		29,376	26,489
Minibus Hire Income		354	628
Coffee Mornings proceeds	4	3,023	2,559
Funds raised for other causes	5	865	732
Church Premises Project (Restricted Fund)	4	1,862	970
Other Receipts: Gen Fund £8310, Restricted £5461	4	11,910	26,684
Totals		£ 134,655	£ 136,180
Payments			
Ministry			
Ministerial Expenses incl stipend, travel, visitors	6	19,005	2,463
Manse upkeep	7	36,841	8,162
Mission & charitable causes	8	11,879	8,316
Upkeep of church premises	9	29,263	31,951
Administration	10	2,150	2,289
Operational expenses	11	2,222	2,007
Church Premises Project	12	3,300	3,300
Community Activities: Earmarked & Restricted Funds	13	20,815	20,137
Other payments	14	2,744	867
Totals		£ 128,219	£ 79,492
SURPLUS FOR THE YEAR		£ 6,436	£ 56,688
DEFICIT FOR THE YEAR		£ -	£ -
BALANCE BROUGHT FORWARD		£ 100,767	£ 44,251
BALANCE CARRIED FORWARD	*	£ 107,203	£ 100,939

* Comprises: £56,650 General/Unrestricted & £50,553 Restricted/Earmarked Funds

Heather Baines

H.J. Baines, Church Treasurer (18th January 2025)

The accounts and statement of assets and liabilities relating to the year
1st January 2024 to 31st December 2024 as approved by the Church Meeting
held on 19th January 2025

NOTES TO THE ACCOUNTS

	2024 (£)	2023 (£)		
1. Basis of Accounts				
These accounts have been prepared on a Receipts & Payments basis & accord with Section 130 of the Charities Act 2011				
2. Non-monetary assets held for the church's own use				
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd.				
Church premises at Pier Avenue, Clacton-on-Sea	6,211,451	5,593,726		
Church manse at 36 Thorpe Rd, Clacton-on-Sea	348,906	343,750		
Church Fixtures, Furniture and equipment	233,231	221,728		
(all the above are shown at insured values)	6,793,588	6,159,204		
3. Liabilities - Loans outstanding (Baptist Building CIO)	19,800	23,100		
4. Donations, Receipts and Memorial Gifts				
Donations/Other Receipts (Church £94573 / R & DF £5814)	100,387	30,213		
Memorial Gifts/Legacies: (Church)	2,000	230		
<i>Note: R & DF = Restricted & Designated Funds</i>	102,387	30,443		
	2024 (£)	2023 (£)		
5. Funds raised for other causes	Raised	Given	Raised	Given
BMS World Mission & Birthday Scheme	321	5,321	333	3,648
Operation Agri	294	294	177	177
BUGB EBA Home Mission	-	5,000	-	3,400
CTIC Clacton	-	-	30	30
Turkey/Syria Earthquake Appeal	-	-	192	192
Spurgeons, Children's Society	250	250	-	40
Essex Air Ambulance (2023: Paid direct via 'Crowdfunding')	-	-	-	-
	865	10,865	732	7,487
6. Ministry	2024 (£)	2023 (£)		
Minister's stipend	11,898	-		
Employer's PAYE, Pension contribution & BU Pension Deficit	3,269	12		
Employer's National Insurance (net of Govt. rebate)	-	-		
Minister's Pastoral & General Mileage/Removal Expenses	1,332	697		
Minister's Training Course Fees & Mileage/Expenses	823	-		
Visiting speakers/other expenses	1,683	1,754		
	19,005	2,463		
7. Manse Upkeep				
Includes council tax, water, insurance, repairs, telephone/broadband and grasscutting adjacent land	36,841	8,162		
8. Mission				
Given to other causes (note 5)	10,865	7,487		
Connect' (now Sunday School)	620	301		
Girls' Brigade	236	165		
Events/Activites (Welfare/Wellbeing Ministry)	158	363		
	11,879	8,316		
9. Upkeep of Church Premises				
Lighting, heating and water	8,395	6,328		
Cleaning expenses	5,992	5,585		
Insurance	4,006	4,693		
Gift in Memoriam/Legacies: Quiet/Prayer Room Refurb/ICT	-	-		
Professional Fees (Premises related)	-	-		
Repairs & Maintence of Premises	10,870	15,345		
	29,263	31,951		

continued

10. Administration		
Payroll Agency	114	-
ICT software incl website	990	1,046
Telephone, stationery & postage	482	714
Photocopier rental and copies	564	529
	2,150	2,289
11. Operational Expenses		
Church copyright licenses	985	919
Organ/pianos, music, sound and projectors	440	128
Minibus hire	450	616
Resources/subscriptions/sundries	327	324
Training/Course Fees	20	20
	2,222	2,007
12. Earmarked Funds		
Tiny Treasures Parent/Toddler Group	303	334
Premises Project (BBF Loan Repayments)	3,300	3,300
	3,603	3,634
13. Restricted Funds (Community Activities)		
Cancer Support Group	1,552	162
Enfold	4,799	19,053
Parish Nurse	10,648	
Hubs	3,512	588
	20,511	19,803
14. Other Payments		
Books/Equipment/Furniture/Supplies (Purchase & Repair)	2,432	552
Refreshments & sundries	267	270
Hirer refund	45	45
	2,744	867
15. Grants received		
Restricted: Parish Nurse, '24 Winter Warm Hub, '23 Cancer Support	£ 26,820	£ 30,558
Unrestricted/General: '24 Home Mission, '23 Tudor Trust Wellbeing	£ 4,583	£ 2,000

Statement of Consolidated Assets and Liabilities
as at 31st December, 2023

	Note	2024 (£)	2023 (£)
Assets			
Bank and other cash balances		128,748	121,688
Representing balances on the following accounts:-			
General Fund & Restricted/Earmarked Funds		107,203	100,939
Church auxillary funds		21,545	20,749
		128,748	121,688
Non-monetary assets			
Held for church's own use	2	6,511,486	6,159,204
Liabilities			
Loans outstanding	3	19,800	23,100

Auxillary Accounts Financial Statement			
as at 31st December, 2024			
Income	£	Expenditure	£
Boys' Brigade: Treasurer, Ian Smith (BB has had no activity since 2021)			
Bal b/fwd	2,985	Capitation	-
Subscriptions	-	Uniform etc	-
Other Income	-	Battalion & special events	-
		Equipment & Activity Support	-
		Stationery/Inkjets	-
		Refreshments & other expenses	-
		Bal c/fwd	2,985
	2,985		2,985
Girls' Brigade: Treasurer - Lorraine Adams			
Bal b/fwd *	9,634	Stationery/Admin (GB HQ)	1,714
Subscriptions	3,206	Training	-
Uniform/GB shop	310	Uniform/GB Shop	129
Donations/Fundraising	2,156	Fundraising	149
Outings/Tuck	-	Camp/DofE	3,340
Activities/Sleepovers	569	Activities/Sleepovers	4,104
Camp/DofE	2,512	Other/Transfers	-
Admin/Training/Interest	156	Bal c/fwd (Current, Deposit, Cash)	9,106
	18,542		18,542
PABC Flower Fund: Treasurer - Victoria Oyekunle & Heather Baines			
(In 2023 the flowers displayed in Church have been kindly donated by M&S, Clacton and therefore no expenditure has been necessary in this year.)			
Bal b/fwd	18	Flowers/oasis/materials	-
Donations received	-	Bal c/fwd	18
	18		18
Auxillary Accounts Summary			
Balances b/fwd	12,637	Payments	9,436
Receipts	8,908	Balances c/fwd	12,109
	21,545		21,545
All Auxillary Accounts have been audited by the Church Treasurer			18/01/2025


**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A
Independent Examiner's Report
Report to the trustees

Charity name
Pier Avenue Baptist Church, Clacton on Sea, Essex, CO15 1NJ.

**On accounts for the year
ended**

31ST December 2024

**Charity no
(if any)**

1135764

Set out on pages

14 - 18

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

13/02/2025

Name:

Karen Payne

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

AAT

Address:

25 Patching Hall Lane, Chelmsford, Essex, CM1 4BT.

Enfold Project

Enfold is a project run by Pier Avenue Baptist Church for the homeless and those who are vulnerably housed, for many reasons.

On average we have around 30 guests attending Enfold each week. We are pleased to have a dedicated, hardworking, happy team of volunteers, who all gel together really well. We have our own Parish Nurse who provides medical support to our guests and who also attends meetings such as the Council Homeless team. We also have many people outside of Enfold coming in to access 'PEABODY' for housing and benefit support, mainly due to the cost-of-living crisis. We also have Open Road attending for those who are wanting to address addiction issues. We also have the local hairdresser trainees come in sometimes and give the guests free haircuts.

Most weeks we normally give our guests cereals, baked beans with cheese on toast and some weeks sausage and bacon rolls.

We open the doors at Enfold at 9am, our guests are offered a drink and our minister Michelle leads a bible study / thought and short time of prayer. It is encouraging that more and more of our guys are attending earlier. After this we serve breakfast and our guests can chat with us about issues they are facing. We stop serving food and drink at 10.45am and we all tidy away together.

We try to demonstrate an ethos of showing our guests love and care and we carried out a survey in the middle of the year to find out why people came and what we could do to improve. This was really important to us as we want our guests to be involved and have a say in what happens and they made a couple of suggestions which we implemented. We also have been working a lot closer with other churches in 2024.

We also have been inviting our guests along to other events such as Harvest and it was really good to see so many of our guests attending. We will carry on inviting our guests to future events in 2025.

We were also pleased to be able to discuss some of the misconceptions around homelessness to mark World Homeless Day in October in the main church service.

The team are all very caring and always go the extra mile for our guests. It was lovely to see Christmas in 2024 where we went into the main church and they were given a personalised gift from the team (they chose it themselves) and these were handed out from under the tree. They were also given an individual Christmas card with a different Bible verse in. Some of the guests were almost in tears saying 'this feels like a family Christmas to me' or 'this will be the only gift I will get this year' and 'this is more than just a present as there has been so much love and thought included in it'. We were also fortunate to have been given a large grant from the local Jaguar Car Club who came to see us just before Christmas.

Enfold is growing and we have seen a lot of our guests housed and moving forward successfully with their lives. We are really excited to see what God brings and how He acts in our guest's lives in 2025.

The Enfold Team

The Hub

Initially we were requested by CVST (Clacton Voluntary Services - Tendring) to open a 'Warm Hub' for our vulnerable / homeless guys. This initial 'Warm Hub' finished in March 2023, but when we announced its closure we were met with upset from a few of our clients who had seen it as a vital lifeline for warmth / socialising and support. Therefore, we took our thoughts about carrying 'the service' on to the Deacons, who came back with a resounding 'yes'.

We serve, soup, toast, cake, biscuits, squash, tea, coffee and hot chocolate. We are not only joined by the vulnerable now, but from all walks of society, which is lovely! We have a social prescriber available, and Amanda, our Parish Nurse. 'The Hub' appears to have become a vital lifeline to everyone who attends, which is on average around 30 people of all ages. We offer a lovely, informal, non-judgemental space, where people can just 'be'.

The Hub Team

Girls' Brigade



Our dedicated Leaders continued to provide a wide range of activities through 2024 for the girls and young women across the 4 sections of the Company. Our numbers remain at around 30 from 4 to 20 years of age, although the total amount we have had contact with over the year is 45. It is encouraging that a good number of our girls attend a Church / Sunday school, more than we have had for several years. One new leader and two assistant leaders have been commissioned and welcomed onto the leadership team, having completed their training.

The badge work we covered was:

Explorers	- Our Friends; Our Food; Other Countries; Summer
Juniors	- Trust; Love; Kindness; Service
Seniors	- Fair Trade; Working Together; First Aid; Relationship Issues
Brigaders	- Emergency; Future; Healthy Lifestyle; Creative (double award)

We continue to participate in the Duke of Edinburgh Award scheme which can be started from the age of 14 and covers 3 levels – Bronze, Silver and Gold. During the year Cassie and Emma achieved their Bronze awards and Emily was presented with her Gold badge and certificate. She is now awaiting her invitation to a Buckingham Palace Garden party to celebrate the achievement.

We have continued to hold our bi-monthly Church parades which we continued leading until we welcomed our new minister Michelle who now takes these services. For Mothering Sunday, we put plants into decorated flowerpots to give out to all the ladies present, they were gratefully received. We were responsible for decorating the church for harvest and we took an Olympic theme portraying the 5 continents in the Olympic rings. We took Psalm 8 v 1, "Your goodness is seen in all the world" to highlight God's goodness to us all. We again attended the annual Remembrance Parade organised by the British Legion when we march down to the seafront for a short service around the war memorial. The following week we held our Enrolment parade when new girls were enrolled and existing leaders and members re-committed themselves to Girls' Brigade.

Several fund-raising events were organised starting with our pancake evening in February when pancakes with various fillings were enjoyed along with a selection of cakes. The money raised was divided between GB and the church. We held a quiz night using an Olympic theme and in September we raised £50 from a tabletop sale as part of a fund-raising challenge to send money to National Girls' Brigade. Clacton Carnival committee also give us a donation as we assisted by marshalling for the Saturday street procession. Girls were asked to fill a Smartie tube with coins in aid of the Police Christmas Appeal. This amounted to £106 which we used to purchase children's books which would be gifted to those who would otherwise not receive a present at Christmas. We also included a card with each book that girls had coloured in.

We held two sleepovers when the girls enjoyed bowling, craft, games, and axe throwing and VR games at Realms in Clacton. We also took the girls to see a pantomime at the Westcliff Theatre in February.

Our summer camp was held at Thorington Scout Camp Site when we took part in a variety of activities including - kayaking, 3D maze, assault course, bouldering, pedal karts, slacklining and mini crossbows. We also provided craft items, outdoor games and of course the usual campfires. The younger Explorer girls joined us on the Wednesday and thoroughly enjoyed their day with us. Our devotions for the week took the theme of the Olympics looking at various running races and how we can apply them to our everyday lives and faith journey. A daily memory verse was given, and each girl was encouraged to write a short prayer.

Parents and friends attended our Display and Awards evening in July when our new minister Michelle presented the girls with the badges and awards they had gained over the past year. Each section performed items they had been practicing and came together to bring the evening to a close portraying the history of Girls' Brigade. Refreshments were then served.

The summer term concluded with a beach evening when the girls enjoyed fun and games on the sand, with refreshments on offer.

We took part in the Church's Christmas festival for which the girls each made a decoration to hang on our tree.

Our Carol service in December took the form of a Christingle which was extremely well supported by parents, friends and church members. Everyone made a Christingle which was lit at the end, having heard the Christmas story in readings and the singing of carols. Michelle brought us a message and the refreshments afterwards were organised by our Senior girls.

The year concluded with our Christmas parties, this year organised by leaders Emily and Ellie. Games and food were enjoyed including finding an Elf in the church. Each girl took home a party bag filled with festive goodies.

We recently asked the girls to write down why they like coming to Girls' Brigade and here are some of their comments:

We do fun activities, learn new things and many life skills.

We enjoy sleepovers and camps also the food and drink.

We can make new (lifelong) friends and socialise.

I can be myself and not be judged.

Learning about the world and how we can help save the environment.

The Leaders are kind.

We enjoy Parade Services and singing songs.

We hear about God and how we can love and appreciate him.

We can help each other showing love and care, also talk about our interests.

Very encouraging comments that show how God is working in the hearts and lives of the girls and young women we have contact with week by week. We pray they will continue to grow in their faith and in turn will pass this on to those they meet with

A thought for the week goes out to the Leaders and put onto our Facebook page. We also continue to give each girl a birthday card together with a Bible verse bookmark.

We would like to thank all those who support us whether in prayer, attending our special events or in a financial way. It is greatly appreciated.

Gill Stennings - Captain

Sunday School

We have continued to see our numbers attending Sunday School increase and now have 22 children on the register. We also have a few more volunteers to help run Sunday School and support the leaders.

We had our annual beach day at the end of the summer term where the children enjoyed digging, building sandcastles and playing games.

The children once again enjoyed making decorations for the Sunday School Christmas tree and enjoyed taking the Christmas service which was in the form of a news report.

We look forward to another year where we can continue to grow in numbers and to teach the children.

Emma, Becky & Trudi

Tiny Treasures

The Tiny Treasures group had a very good and busy year. We had quite a full register, with little to low waiting list. The start of the year can be a little sporadic. We had a few children leave in January to take up nursery places brought in with new government legislation, and others throughout 2024. As a result, we have seen less older children and more younger ones. This has slightly changed the dynamics of the group, and as a team we have adapted accordingly. However, the structure remains unchanged - play, craft, snack time (with a thanksgiving song) and finishing with songs.

Our volunteers arrive before the children to talk about the morning's session, and to pray for God's guidance and presence to be with us.

At Easter we had an Easter themed session. The children went into the church to hear the Easter story. And at the end of term in July we had our traditional Teddy Bear's picnic and a bear hunt in the church, finishing with a picnic.

As in previous years, we held a 'picnic past and present' during August, which gives an opportunity for previous attendees of Tiny Treasures, as well as current ones, to come together and enjoy time together. This is held on the Greensward, near the park.

At the start of the new term in September we had a few new faces, with a quicker turn around of children than previously.

The year ended with our Christmas party which was enjoyed by all who attended. The children went into the church to hear the nativity story and to sing Away in a Manger. Followed by a visit from Santa and a gift for each child, ending the session with party food.

We have a very committed team of volunteers. The new term in September saw Maureen leave us after many years, so a big thank you to Maureen. And we were all very happy to see the return of Carol to the team.

We thank Georgina, Miriam and Richard for setting up all the tables, chairs and toys. And our Monday team of Karen, Sylvia, Trudi, Carol, Richard, Georgina, Lynn, Emily, and Miriam when available.

We are blessed with a very friendly and happy group, where there is always a positive and friendly atmosphere, along with opportunities for conversations, support and a listening ear, and can sometimes lead to offering prayer, which is very often accepted. Do please continue to join us in prayer for Tiny Treasures and for the link between the church and those who attend to grow.

Your prayers are very much appreciated.

Karen, Lynn & the Tiny Treasures Team

Worship Team

Thanks and appreciation to the Worship Team for their continued commitment this past year. The Worship Team meet for rehearsal before each Sunday service at 09:45 and twice a month during the week. The Worship Team consists of:

Tracey	- Piano	Karen	- Guitar and Vocals	Dawn	- Vocals
Nic	- Piano	Tony	- Guitar and Vocals	Joy	- Vocals
				Alesis	- SR18 Drum Machine!

The Worship Team are now established and are working with our new Minister Michelle. We also say hello to Joy who has joined us on Vocals.

The Christmas services involve a lot of work for the team with extra services as well as the Carol Service.

At the Carol Service the team along with other singers sang Graham Kendrick's Thorns in The Straw and the 1976 hit for Johnny Mathis: 'When a Child is Born'.

Our thanks go to the singers, musicians, Heather, Matthew, James and Ian for doing the PowerPoint / Live Feed and Chris for operating the sound, as well as those who decorated the church so beautifully with the candles, lights, tree and flowers.

We now have a new mixing desk which is providing better clarity for sound all round and we will be working on a separate live stream music feed to enhance the sound for listeners online. This will be completed before Summer 2025

Our prayer for the coming year is that we will grow closer together with each other, but more importantly, grow closer to God as we follow His leading and serve Him by serving our fellowship.

Tony Meloy

Premises Usage

Here is a flavour of the activities and events which are held on our premises during the year:

Church Groups & Organisations

- Girls Brigade
- Sunday School
- Tiny Treasures Parent and Toddlers / Baby group
- GB Sleepovers & Quiz night
- Prayer Meetings
- Fellowship Lunches & Teas
- Coffee Mornings
- Enfold Project
- Warm & Social Hubs
- Church Members' meetings
- Worship Team practices
- Joint event with Holland & Thorpe Baptist
- Sport & Social Group
- Church House Group
- Table-Top sales
- Deacon's meetings

Community Users

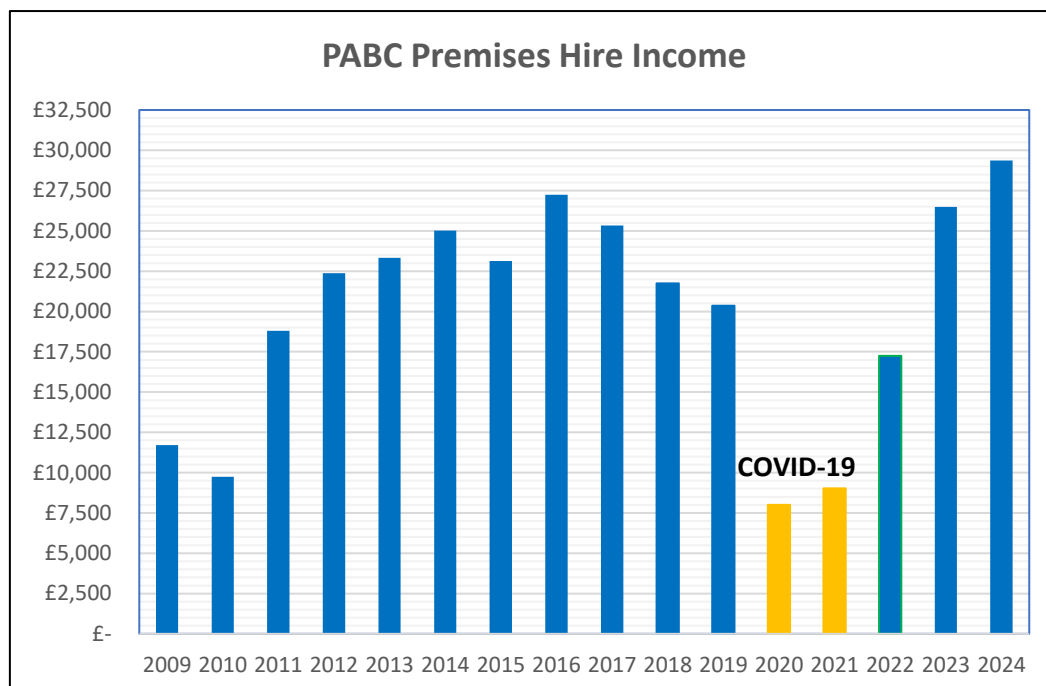
- FoodCycle
- Four different regular Dancing & Fitness groups
- Darby & Joan Club
- Birthday Parties
- 1st Clacton Rainbows, Brownies, Rangers & Guides
- Escrima (self-defence classes)
- General Election (polling station)
- Thanksgiving (funeral) services
- Tip Top Education Tours
- STEAM Powered Education
- ATF
- Afro-Caribbean drop-in group
- EXTRA Support for Families
- Bridge 86
- Cancer Support Group
- InterAct

Premises Hires & Users

Over this last year, we have seen God's provision in the way our premises hires have expanded.

Premises income started well in 2024, then increased steadily as we took on new hirers, and current hirers increasing their hours, to finish off the year with an amazing £29,396, up 10% from 2023.

We surpassed the budgeted figure of £28K which helps us achieve our aim of the Premises income covering premises costs, so the congregational income supports the church's ministry costs.



In 2024, 84% of our income was achieved through our regular hirers, like: 1st Clacton Guides & Brownies, Ballroom Dancing, FoodCycle, Enfold Project, Warm Hub & Social Hub, Darby & Joan, other various dance classes. The other 16% of income was through many one-off hires, like: children's parties, training days, wellbeing and support groups.

During 2024, we are pleased to have new hirers join us, the Clacton & District Local History Society and a monthly Craft Fayre to help raise funds for the church. Also started hiring, were: SANDS, Sight Friendship Group and the Pamoja Project - linked with RAMA who have been very active in recent months.

Many of the current activities have been ongoing, including Cancer Support Group, Family support groups, Afro-Caribbean drop-in group, a group providing English Language learning as a second language to name but a few. We have a wide range of groups and activities that use our halls, some are seeing us as their 'home', and reaching out to strengthen links with PABC. The 1st Clacton Guides & Brownies raised funds to buy a defibrillator, which they donated and installed at the front of our premises, which became operational on 1st March. They are planning fundraisers to help with the ongoing costs of the unit, which we, and the wider community, are very grateful.

To help nurture our links with the hirers, we have also encouraged them all to take part in our annual Christmas Tree Festival, where a mixture of hall hirers, community organisations and our own church groups brought together 13 trees to display at the front of church during the festive period. This gave them an opportunity to celebrate and share with others who they are and what they do during the week, in a fun way through the diverse themes of their tree decorations!

We thank God for bringing us in direct contact with so many local groups and organisations, who are happy to meet at PABC. Praise God. We will endeavour to extend these links further, as we work in partnership with our hirers in 2025. I would also like to thank Karen for helping me process the high number of enquiries and supporting the new hirers.

Ian Day