

ST THOMAS BAPTIST CHURCH

England & Wales · Charity number 1160436

Details

Other names STBC

Status Registered

Legal form Other

Registered 2015-02-11

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

Contact

Address Dorset Avenue
Exeter
EX4 1LZ

Phone 01392421707

Email office@stbc.org.uk

Website <http://www.stbc.org.uk>

Activities

Objects: THE CHURCH IS A CHARITY AND ITS PRINCIPAL PURPOSE IS THE ADVANCEMENT OF THE CHRISTIAN FAITH.

Activities: STBC holds Sunday services at 10:30am (including Sunday School) and 6:00pm. Midweek activities include: Monday student group, alternating Tuesday prayer & bible study groups, Tuesday coffee and drop in, Wednesday toddler groups and Friday children's club. Other activities include community lunches and social events.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£134,068	£135,288	-	-
2023-12-31	£125,988	£136,517	-	-
2022-12-31	£144,405	£128,039	-	-
2021-12-31	£118,665	£97,029	-	-
2020-12-31	£108,392	£107,696	-	-

Trustees

Name	Role	Appointed
Ann Christine Daniel		2023-03-21
Chris English		2025-03-25
John Bennett		2024-10-01
Professor PHILIP HUGH EVANS		2008-04-01
Richard Turner		2019-03-26
Samuel Shortman		2024-10-01
Wendy Mckenna		2022-03-22

ST THOMAS BAPTIST CHURCH

England & Wales - Charity number 1160436

Accounts

Charity Registration number: 1160436

**ST THOMAS BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

ST THOMAS BAPTIST CHURCH
YEAR ENDED 31 DECEMBER 2024

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2024

CHARITY NAME	St Thomas Baptist Church
CONSTITUTION	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
PASTOR	Mr Stephen Cousley
TRUSTEES	E Bailey (resigned 25 June 2024) P Evans – Secretary R Turner - Treasurer G Curran W Mckenna A Daniel J Bennett (appointed 1 October 2024) S Shortman (appointed 1 October 2024) T Darby-Clark (appointed 4 March 2024 and resigned March 2025)
ADDRESS	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
CHARITY NUMBER	1160436
BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Mrs S Truran FCCA FCA Streets Bush Limited Chartered Accountants 2 Barnfield Crescent Exeter EX1 1QT

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

The Trustees, present their report together with the financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out on page 11 and comply with the Church Constitution, the Charities Act 2011 and the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

Objectives and Activity

St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in a number of ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way through our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

As a church, we are thankful to the Lord for his faithfulness and providence as we continue to grow in number and sustain a fellowship. We hold close to our mission statement to "know Christ and make him known" in and around our local community.

We are incredibly blessed to have our pastor Stephen Cousley leading the church and formally give him all our thanks for his dedication and humble service. He is ably supported by Joanna and the family and we are thankful for the whole family for everything they do. Stephen has *continued as our sole pastor, working tirelessly in his preaching, pastoral care for our fellowship and outreach to members of the community.* We hope to find an assistant pastor to help support and share the physical and emotional workload that being a pastor brings.

2024 has been a year of new life, growth and change. We were delighted that Hannah and Caleb went through the waters of baptism as we celebrated this new birth and declaration of faith. We now have a number of new families, parents and babies in our congregation. This has truly made St Thomas Baptist a multi-generational church as we discover the meaning of being a church family who unconditionally love and care for one another.

We are grateful to all the deacons within the leadership team for their support and faithful attendance during the year. Gary Curran and Tom Darby-Clark were elected at our AGM in March and later in the year we welcomed the appointments of Samuel Shortman and John Bennett. With Alan Collins stepping down at the end of 2023, we were incredibly grateful to Richard Turner for taking on the role of church treasurer despite busy family circumstances and the arrival of their second child. Richard's appointment as treasurer was intended to be on a short-term basis as we aim to appoint a new treasurer in 2025. He is well supported by a fantastic treasury team who all volunteer their time and work diligently to ensure our accounts remain complete and transparent. We want to place on record our thanks to all our leadership team who give their time and energy to keep the church running.

As well as changes to our leadership, we have increased the number of employed staff to five. At the beginning of the year we welcomed Anne-Marie Immanuel to share the Families, Children

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

and Youth Coordinator (FCYC) job role with Becky Shotter. Later in the year, Matthew Blaylock was appointed as fixed maternity cover for the Church Operations Manager. Hannah Torpey Blaylock and Becky Shotter went on maternity leave from their respective roles. We pray for them and their new children and look forward to welcoming them both back later in 2025. We are immensely grateful to all our employed staff and for everything they do in supporting the church.

We are delighted to send out people from St Thomas Baptist Church to serve elsewhere in the world. Most recently, Alan Collins started at Moor College in Sydney, Australia at the beginning of 2024 as he started his pastoral studies. Amy Cousley completed her intern role at Grace Church in Bath in August. We continue to support them in prayer as a congregation and thank those who voluntarily give financially.

During 2024 we had two baptisms and one wedding. At the end of 2024, we had 77 members and we expect to see further new members next year as more people start to attend the church. We continue to prayerfully consider the possibility of a search for an Assistant/Associate Pastor to work alongside Stephen. We look forward to this progressing in 2025, if it is God's will.

We continue as a church to offer a variety of regular weekday events, as well as our services on a Sunday, which provide support to members of the surrounding community. These include the Toddler group which meets on Wednesday, the Thursday Drop-in group and the Friday Youth group. Once a month we hold a 'Soup and Sweet' as well as the Thursday Drop-in group which provides an opportunity for members and friends to have food prepared for them.

Likewise, we continue to support members of our congregation through our six home groups that meet in members' homes every fortnight, alternating with our weekly prayer meeting in the church. We continue to support our members who have been bereaved in the Bereavement Support Group, as well as our students from the University who join us each year and who are supported through their own dedicated weekly meeting.

We continue to preach through various topics and books of the Bible on Sundays and various themes are addressed, from a biblical perspective, in our home groups. We continue to live stream our services (if appropriate) on YouTube to allow those unable to attend in person for various reasons to access our services.

We regularly financially support a number of missions across the world. Specifically during 2024 we gave money to BMS World Mission, Initiatives in Christian Education (ICE), South West Baptist Association Home Mission, University of Exeter Evangelical Christian Union (ECU), St George's Morden, Love into Action, Mission Aviation Fellowship (MAF), Rwanda Hope, Trans World Radio, Emmanuel Church Lapusna and Alan Collins towards his college fees and maintenance.

The Trustees have noted the Charity Commission guidance on public benefit in producing this report and consider that the activities undertaken by the church during the year, provide benefit both to those who worship at our church, the local community and those places in the world that the church continues to support.

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

Contribution made by volunteers

Apart from our five paid employees, much of our activity of the church is undertaken by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

Achievements and Performance

The main achievements of the charity are identified above, as well as our benefit to the wider society particularly in our local community and St Thomas.

We do however continue to support church missionaries elsewhere both in the UK and beyond and during the year a sum of £12,180 was given to Mission and other charitable causes.

Financial Review

The church made a deficit in the year of £1,952 (2023: deficit £10,529). Total income increased by 6.4% compared to 2023 with a 3.8% increase in donations. Total expenditure was very much in line with the previous year.

Total cash funds amounted to £82,630 at 31st December 2024, of which £16,867 is held in restricted funds - £11,253 of this being held for building improvements.

God continues to be very faithful to this church and giving has remained at a level that more than covers the expenditure of the church. The trustees continue to be very conscious of the need to ensure this money is spent on the charitable activities of the church and are actively looking for ways to make best use of this income for the extension of God's kingdom on earth.

Reserves Policy

The reserves policy is to retain between 3 and 4 months unrestricted expenditure which is approximately between £23,000 and £32,000. At the year end, the church's free reserves totalled £65,763 (cash less restricted funds).

Structure, Governance and Management

The charity is governed by its constitution, which was revised in 2023.

The church is an unincorporated association.

Trustees (the elected leadership team) are elected at the church AGM to stand for three years, before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM. Church elders (apart from the Minister) are also elected by the AGM, with a three year term, according to the constitution.

Philip Evans, and Stephen Cousley continued to be elders of St Thomas Baptist Church during this year, in accordance with the constitution. Philip Evans and Richard Turner were elected as Church Secretary and Treasurer respectively at the 2024 AGM and continued to serve during this year. Both were supported by various members of the Fellowship who assisted them, particularly

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

in the Treasury team working with Richard, and Hannah, the Church Operations Manager, working with the Church Secretary, who is also her line manager.

In the AGM March 2024 Gary Curran and Tom-Darby Clark were proposed and accepted for a further term on the leadership team as deacons. In the Church Members Meeting in October 2024, Samuel Shortman and John Bennett were proposed and accepted on to the leadership team as deacons.

The following individuals have been elected by the church membership to stand as trustees for the church during the last twelve months.

Trustee name	Office (if any)	Dates acted if not for whole year
Elizabeth Bailey	Deacon	Retired as deacon in June 2024
Ann Daniel	Deacon	
Tom Darby-Clark	Deacon	Elected as Deacon in March 2024
Gary Curran	Deacon	Re-elected as deacon in March 2024
Philip Evans	Church Secretary & Elder	Re-elected as elder in March 2024
Wendy Mckenna	Deacon	
Richard Turner	Deacon and Treasurer	
Samuel Shortman	Deacon	Elected in October 2024
John Bennett	Deacon	Elected in October 2024

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

Signature




Full name

Philip Evans

Richard Turner

Position

Church Secretary

Church Treasurer

Date

..... 3.8.25

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST THOMAS BAPTIST CHURCH

I report to the trustees on my examination of the accounts of St Thomas Baptist Church (the Church) for the year ended 31 December 2024, which are set out on pages 7 to 14.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 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.

S. Truman

Mrs S Truman FCCA FCA
Streets Bush Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT

Date: *21 August 2025*

ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
RECEIPTS							
Donations	3	115,221	7,183	122,404	117,362	560	117,922
Charitable activities	3	8,988	-	8,988	6,802	-	6,802
Interest on deposit account		1,876	-	1,876	1,264	-	1,264
Hire of church		800	-	800	-	-	-
Total receipts		126,885	7,183	134,068	125,428	560	125,988
PAYMENTS							
Employment costs	4	77,527	-	77,527	61,533	-	61,533
Missionary and charitable giving	5	9,720	2,460	12,180	21,440	585	22,025
Youth ministry costs		1,106	-	1,106	1,229	-	1,229
Church & manse premises costs		19,782	-	19,782	16,294	-	16,294
Administrative expenses		8,650	-	8,650	17,618	-	17,618
Church/student weekend/day day		6,364	200	6,564	4,976	-	4,976
Local outreach		8,293	1,186	9,479	12,840	-	12,840
Subtotal payments		131,442	3,846	135,288	135,932	585	136,517
Purchase of new equipment		732	-	732	-	-	-
Total payments		132,174	3,846	136,020	135,932	585	136,517

ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Net receipts/(payments)	(5,289)	3,337	(1,952)	(10,504)	(25)	(10,529)
Transfers between funds	(1,197)	1,197	-	(25)	25	-
TOTAL CASH FUNDS BROUGHT FORWARD	72,249	12,333	84,582	82,778	12,333	95,111
TOTAL CASH FUNDS CARRIED FORWARD	65,763	16,867	82,630	72,249	12,333	84,582

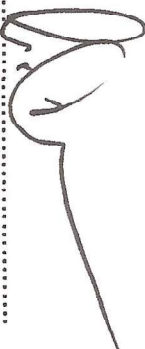
ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
CASH FUNDS						
Cash at bank	65,763	16,867	82,630	72,249	12,333	84,582
	65,763	16,867	82,630	72,249	12,333	84,582
OTHER MONETARY ASSETS						
Gift Aid receivable	1,527	-	1,527	3,686	-	3,686
	1,527	-	1,527	3,686	-	3,686
INVESTMENT ASSETS						
Share valuation	276	-	276	276	-	276
	276	-	276	276	-	276
ASSETS RETAINED FOR CHARITY'S USE						
Land & buildings – Church & Manse (2024 site value/2023 insurance rebuild value)	805,000	-	805,000	2,234,188	-	2,234,188
Fixtures and fittings	20,668	-	20,668	23,583	-	23,583
Computer equipment	144	-	144	192	-	192
	825,812	-	825,812	2,257,963	-	2,257,963

ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2024

LIABILITIES					
Independent Examiner's Fee	2,040	-	2,040	1,320	-
Missionary Liability	5,500	-	5,500	-	-
Employment Tax	-	-	-	1,064	-
	<u>7,540</u>	<u>-</u>	<u>7,540</u>	<u>2,384</u>	<u>-</u>
				<u>2,384</u>	<u>2,384</u>

The notes on pages 11-14 form part of these accounts. These accounts were approved by the trustees on and signed on their behalf by:



 R Turner - Treasurer

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

The receipts and payments accounts have been prepared under the Charities Act 2011 using a receipts and payments basis.

Income

Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a cash basis.

Expenditure

Expenditure is included when paid and includes any VAT which is not recoverable.

Assets Retained for Charity's Use

Assets retained for Charity's use are valued on the following basis:

Land and buildings	- Site value
Fixtures & fittings	- Market value
Computer equipment	- Market value

The church and manse are now reported at their site market value (previously in 2023, it had been the insurance rebuild value).

Investment Assets

Investments are valued at market value at 31 December.

All investments are held within the UK. The investment holder is currently in liquidation however, this is yet to be finalised. Once the liquidation is complete the investments value will be updated depending on the outcome of the liquidation.

Other Monetary Assets

Assets are recognised at the amounts due to the charity which will provide a benefit.

Liabilities

Liabilities are recognised at the amounts obligated to be paid by the charity.

Unrestricted and Restricted Funds

Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Designated Funds are funds that are not subject to any restrictions but have been set aside by the trustees for future expenditure or commitment. By earmarking funds in this way, the trustees set up a designated fund that remains part of the unrestricted funds of the charity.

Restricted Funds are where the income has been raised for specific purposes, for individuals or for specific events.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

2. RESTRICTED FUNDS

	Balance B/Forward £	Receipts £	Payments £	Transfers £	Balance C/forward £
Mission fund	-	687	(710)	23	-
Camp fund	398	-	-	-	398
Church plant fund	682	-	-	-	682
Building project fund	11,253	-	-	-	11,253
Student WA	-	297	(1,186)	889	-
Food Bank	-	385	-	20	405
Church WA	-	4,329	(200)	-	4,129
Moor College	-	1,485	(1,750)	265	-
Total Funds	12,333	7,183	(3,846)	1,197	16,867

The Mission Fund continues to support various mission projects both at home and abroad.

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps. Due to the Covid 19 pandemic, no camps took place in the current year.

The Church plant fund is monies given for a potential new congregation to be planted in the future. There was no movement in this fund during the year.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements.

There were 4 new restricted funds during 2024 which were set up as specific areas of ministry or giving identified by the trustees. These were the student weekend away, the Exeter Food Bank, the church weekend away and Alan Collins pastoral study at Moor College in Sydney, Australia.

Previous Year

	Balances B/Forward £	Receipts £	Payments £	Transfers £	Balances C/Forward £
Mission Fund	-	560	(585)	25	-
Camp Fund	398	-	-	-	398
Church Plant Fund	682	-	-	-	682
Building Project Fund	11,253	-	-	-	11,253
Local Outreach Fund	-	-	-	-	-
Total Funds	12,333	560	(585)	25	12,333

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

3. INCOME

Donations received during the year are broken down as follows:

	2024 £	2023 £
Offerings and donations	103,180	99,316
Gift aid tax refunds and GASDS	19,224	18,606
	<u>122,404</u>	<u>117,922</u>

Income from charitable activities received during the year are broken down as follows:

	2024 £	2023 £
Coffee mornings/ Soup & Sweet	1,285	839
Youth group subscriptions & Other income	2,539	2,401
Junior Church	-	225
Church Weekend/ Student Weekend/ Away Day	4,926	3,337
Funeral service	238	-
	<u>8,988</u>	<u>6,802</u>

4. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £77,527 (2023: £61,533) for five employees (2023: three employees). Gross salaries amounted to £71,707 (2023: £54,002). Employers' NIC amounted to a refund of (£343) after a backdated claim of the employment allowance (2023: £1,270). In addition, pension contributions of £6,163 were paid (2023: £6,261).

There were no employees with remuneration above £60,000.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

5. MISSION GIVING

Grants were made to the following organisations in the year:

	2024	2023
	£	£
Baptist Missionary Society	1,650	1,800
ICE Trust (Schools Mission)	1,900	2,040
Baptist Union Home Mission	1,980	1,980
Exeter University Evangelical Christian Union	-	500
Spurgeons	710	-
St George's Morden	830	1,175
Love into action	830	1,175
Mission Aviation Fellowship	850	1,175
Rwanda Hope Mission	850	1,175
Trans World Radio Limited	830	1,175
Moldova	-	8,880
Other giving (Bible College)	1,750	950
	<hr/>	<hr/>
	12,180	22,025
	<hr/>	<hr/>

6. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

No trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.

ST THOMAS BAPTIST CHURCH

England & Wales - Charity number 1160436

Accounts

Charity Registration number: 1160436

**ST THOMAS BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

ST THOMAS BAPTIST CHURCH
PERIOD ENDED 31 DECEMBER 2023

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2023

CHARITY NAME St Thomas Baptist Church

CONSTITUTION The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.

PASTOR Mr Stephen Cousley

TRUSTEES

E Bailey	(appointed 18 April 2000)
P Evans - Secretary	(appointed 01 April 2008)
R Turner	(appointed 26 March 2019)
H Prideaux	(resigned 21 March 2023)
A Collins	(appointed 20 April 2021)
G Curran	(appointed 20 April 2021)
W Mckenna	(appointed 22 March 2022)
A Daniel	(appointed 21 March 2023)
T Darby-Clark	(resigned 04 April 2023)

ADDRESS St Thomas Baptist Church
Dorset Avenue
Exeter
EX4 1LZ

CHARITY NUMBER 1160436

BANKERS HSBC
250-251 High Street
Exeter
EX4 3PZ

INDEPENDENT EXAMINER Mrs S Truran FCCA FCA
Bush & Co Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2023

The Trustees, present their report together with the financial statements for the year ended 31 December 2023.

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St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in a number of ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way through our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

We continue, as St Thomas Baptist Church, to be grateful to the Lord for his ongoing providence and provision to us as the church continues to grow after the pandemic. We continue to "know Christ and make him known" in so many ways, as our mission statement suggests.

2023 will be remembered as an historic year for our church. In February 2023 we celebrated the 60th anniversary of the opening of STBC on this site. An excellent weekend was had by all. There was a social evening on Saturday followed by two of our previous ministers, Reverend David Bird and Peter Fowler, preaching in the morning and evening on the Sunday respectively. We are grateful to those members and friends who have left the church in the past but who returned to celebrate and thank the Lord with us. We are also grateful to those members and previous pastors who are unable to attend but who sent their well wishes onto us. As part of the day we also remembered those who had been sent out from the church to the mission field or to pastoral roles elsewhere.

As a church we should formally record our thanks to our pastor Stephen Cousley, ably supported by Joanna and the family, for all his hard work during this year as pastor of our church. We were delighted that Stephen managed to have his long-awaited sabbatical from March to May 2023. We know that this provided a much-needed break for him and for the family, including a family holiday to the US, but also time for reflection and study.

We are extremely grateful to all the deacons within the leadership team who stood up to the plate during the pastor's sabbatical and helped in so many ways, including leading many of the meetings, as well as the members who did the same. I don't think many of us quite realised how much work Stephen did in the church until he took three months off! We were very grateful to the visiting ministers including some of our own previous fellowship who came and preached so faithfully during that time.

As a church we cannot function without our leadership team and we are so grateful to the deacons on the leadership team for their unstinting support and faithful attendance during the year. Hugh Prideaux stood down for personal reasons in early 2023 and our thanks go to Hugh for his service as a deacon and more recently as an elder. His wisdom, leadership and teaching have been much appreciated by the church.

ST THOMAS BAPTIST CHURCH

TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2023

We were delighted to welcome Ann Daniel as a new deacon after the AGM in March 23 and Phil Evans was re-elected as an elder. Tom Darby-Clark stood down as a deacon in March 2023.

Alan Collins' role as church treasurer but also as support to the Church Secretary and Hannah as COM has been much appreciated. After much prayerful consideration Alan Collins applied to join Moor College in Sydney, Australia in early 2024 to commence pastoral studies and Alan gave notice of leaving the church (and the country). The leadership were very grateful to Richard Turner who was then elected as Church Treasurer.

Towards the end of 2023 we started regular leadership team away days with a whole day away in East Devon. This proved to be a very important and reflective time for all of us as we considered the Lord's vision for the church moving forward.

We were also delighted in the summer of 2023 to commission Amy Cousley as she moved into an intern role in Grace Church in Bath, working with young people. We were grateful to those who supported Amy both financially and prayerfully

Also in the summer of 2023, we were pleased again to join with our US brothers and sisters for an outreach mission. As last year it was great to see so many people attend the church during the week and to share our testimonies across the Atlantic. The Saturday fun day was once again well attended and a great opportunity for us to witness to the community. Once again, our team worked extremely hard during that week to support our visitors and to reach the community. We are also grateful to those members and friends who provided accommodation for our visitors. We trust God for conversions from this work. We were also pleased to hold a community Coronation Street party in May 2023 as we celebrated the coronation of King Charles III with a street party, games and an epilogue.

During 2023 we had one baptism and no weddings. At the end of 2023 we had 77 members having received seven members into the fellowship during the year. During this year we have prayerfully considered the possibility of a search for an Assistant/Associate Pastor work alongside Stephen. We have had preliminary discussions with the Southwest Baptist Association (SWBA) and look forward to this progressing in 2024, if it is God's will.

We are also immensely grateful to all our employed staff including Stephen Cousley as our pastor, Hannah Torpey Blaylock as our Church Operations Manager and Becky Shotter as our Families, Children and Youth Coordinator (FCYC). We were pleased to welcome Becky back into work after her maternity leave and wish her well in her revised role with reduced hours working with families and young people, while we consider options for a potential job-share starting in 2024.

We continue as a church to offer a variety of regular weekday events, as well as our services on a Sunday, which provide support to members of the surrounding community. These include the Toddler group which meets on Wednesday, the Thursday Drop-in group and the Friday Youth group. Once a month we hold a 'Soup and Sweet' as well as the Thursday Drop-in group which provides an opportunity for members and friends to have food prepared for them.

Likewise, we continue to support members of our congregation through our six home groups that meet in members' homes every fortnight, alternating with our weekly prayer meeting in the church. We continue to support our members who have been bereaved in the Bereavement Support Group, as well as our students from the University who join us each year and who are supported through their own dedicated weekly meeting.

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2023

We continue to preach through various topics and books of the Bible on Sundays and various themes are addressed, from a biblical perspective, in our home groups. We have, since the pandemic, continued to live stream our services (if appropriate) on YouTube which has further increased engagement with those who do not normally attend in person, as well as supporting those members who for various reasons are unable to physically attend the church.

Contribution made by volunteers

Apart from our three paid employees, much of our activity of the church is undertaken by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

Achievements and Performance

The main achievements of the charity are identified above, as well as our benefit to the wider society particularly in our local community and St Thomas.

We do however continue to support church missionaries elsewhere both in the UK and beyond and during the year a sum of £22,025 was given to Mission and other charitable causes.

Financial Review

The church made a deficit in the year of £10,529 (2022 – surplus £16,366). Total income decreased by 12.75% compared to 2022 with a 14.26% decrease in offerings and donations. Total expenditure increased 6.62% compared to the previous year.

Total cash funds amounted to £84,582 at 31st December 2023 of which £12,333 is held in restricted funds - £11,253 of this being held for building improvements.

God remains faithful, and we continue to seek to use his resources in a way that honours him. This year, a deficit was budgeted to use some of the accumulated surpluses from previous years; this is reflected in this year's accounts. While income looks to be significantly down, it should be noted that in 2022 significant income was received to support Ukraine, and therefore, this is not a surprise. A further deficit budget has been set for 2024 to make the best use of the surplus held by the church.

Reserves Policy

The reserves policy is to retain between 3 and 4 months unrestricted expenditure which is approximately between £23,000 and £32,000. At the year end, the church's reserves totalled £71,205 (net current assets less restricted funds).

The budget set for 2023 was set as a deficit budget of £7,055 allowing some of the excess reserves to be spent.

Structure, Governance and Management

The charity is governed by its constitution.

The church is an unincorporated association.

**ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT**

YEAR ENDED 31 DECEMBER 2023

Trustees (the elected leadership team) are elected at the church AGM to stand for three years, before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM. Church elders (apart from the Minister) are also elected by the AGM, with a three-year term, according to the constitution.

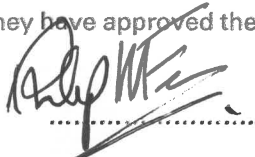
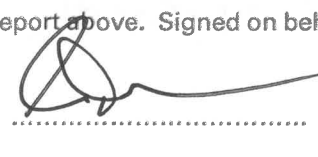
Philip Evans, Hugh Prideaux and Stephen Cousley continued to be elders of St Thomas Baptist Church during this year, in accordance with the constitution, although Hugh Prideaux retired as a deacon and an elder in March 2023, we are very grateful to Hugh for all the work that he has undertaken as both deacon and elder. Philip Evans and Alan Collins were elected as Church Secretary and Treasurer respectively and continued to serve during this year. Both are supported by various members of the Fellowship who assist them, particularly in the Treasury team working with Alan, and Hannah, the Church Operations Manager, working with the Church Secretary, who is also her line manager.

The following individuals have been elected by the church membership to stand as trustees for the church during the last twelve months.

Trustee name	Office (if any)	Dates acted if not for whole year
Elizabeth Bailey	Deacon	
Ann Daniel	Deacon	Elected as deacon in March 2023
Tom Darby-Clark	Deacon	Stood down as Deacon on March 2023
Alan Collins	Church Treasurer	Stood down as church treasurer and deacon in December 2023
Gary Curran	Deacon	
Philip Evans	Church Secretary & Elder	Re-elected as elder in March 2023
Hugh Prideaux	Elder	Stood down as elder and deacon in March 2023
Wendy Mckenna	Deacon	
Richard Turner	Deacon and Treasurer	Elected church treasurer in December 2023

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

Signature

Full name

Philip Evans

Richard Turner

Position

Church Secretary

Church Treasurer

Date

14.10.24

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ST THOMAS BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of St Thomas Baptist Church (the Church) for the year ended 31 December 2023, which are set out on pages 7 to 14.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 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.

S. Truran

Mrs S Truran FCCA FCA
Bush & Co Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT

Date: 7 OCTOBER 2024

**ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
RECEIPTS							
Donations	3	119,314	560	119,874	138,067	1,750	139,817
Charitable activities	3	6,113	-	6,113	4,443	-	4,443
Investment income		-	-	-	145	-	145
Total receipts		125,428	560	125,988	142,655	1,750	144,405
PAYMENTS							
Employment costs	4	61,533	-	61,533	58,907	-	58,907
Missionary and charitable giving	5	21,440	585	22,025	30,925	21,440	35,792
Youth ministry costs		1,229	-	1,229	1,012	-	1,012
Church premises		16,294	-	16,294	14,267	-	14,267
Administrative expenses		17,618	-	17,618	5,647	45	5,692
Church weekend/ student weekend/ away day		4,976	-	4,976	3,603	4,976	3,603
Local outreach		12,840	-	12,840	8,766	-	8,766
Total payments		135,932	585	136,517	123,127	4,912	128,039
Net receipts		(10,504)	(25)	(10,529)	19,528	(3,162)	16,366
Transfers between funds		(25)	25	-	(43)	43	-

**ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2023**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
TOTAL CASH FUNDS BROUGHT FORWARD	82,778	12,333	95,111	63,293	15,452	78,745
TOTAL CASH FUNDS CARRIED FORWARD	72,249	12,333	84,582	82,778	12,333	95,111

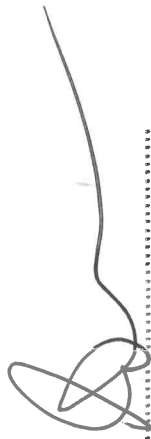
ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Unrestricted Funds £	Restricted Funds £	Total 2022 £
CASH FUNDS						
Cash at bank	72,249	12,333	84,582	82,319	12,333	94,652
Petty cash	-	-	-	459	-	459
	<u>72,249</u>	<u>12,333</u>	<u>84,582</u>	<u>82,778</u>	<u>12,333</u>	<u>95,111</u>
OTHER MONETARY ASSETS						
Gift Aid receivable	3,686	-	3,686	6,135	-	6,135
Other debtors	-	-	-	892	-	892
	<u>3,686</u>	<u>-</u>	<u>3,686</u>	<u>7,027</u>	<u>-</u>	<u>7,027</u>
INVESTMENT ASSETS						
Share valuation	276	-	276	279	-	279
	<u>276</u>	<u>-</u>	<u>276</u>	<u>279</u>	<u>-</u>	<u>279</u>
ASSETS RETAINED FOR CHARITY'S USE						
Land & buildings – Church & Manse	2,234,188	-	2,234,188	2,234,188	-	2,234,188
Fixtures and fittings	23,583	-	23,583	27,745	-	27,745
Computer equipment	192	-	192	256	-	256
	<u>2,257,963</u>	<u>-</u>	<u>2,257,963</u>	<u>2,261,189</u>	<u>-</u>	<u>2,262,189</u>

ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2023

LIABILITIES				
Independent Examiner's Fee	1,320	-	1,320	1,800
Missionary Liability	-	-	-	2,175
Employment tax	1,064	-	1,064	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

The notes on pages 11-14 form part of these accounts. These accounts were approved by the trustees on and signed on their behalf by:



 R Turner - Treasurer

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

The receipts and payments accounts have been prepared under the Charities Act 2011 using a receipts and payments basis.

Income

Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a cash basis.

Expenditure

Expenditure is included when paid and includes any VAT which is not recoverable.

Assets Retained for Charity's Use

Assets retained for Charity's use are valued on the following basis:

Land and buildings	- Insurance cover value
Fixtures & fittings	- Market value
Computer equipment	- Market value

Investment Assets

Investments are valued at market value at 31 December.

All investments are held within the UK.

Other Monetary Assets

Assets are recognised at the amounts due to the charity which will provide a benefit.

Liabilities

Liabilities are recognised at the amounts obligated to be paid by the charity.

Unrestricted and Restricted Funds

Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Designated Funds are funds that are not subject to any restrictions but have been set aside by the trustees for future expenditure or commitment. By earmarking funds in this way, the trustees set up a designated fund that remains part of the unrestricted funds of the charity.

Restricted Funds are where the income has been raised for specific purposes, for individuals or for specific events.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2023

2. RESTRICTED FUNDS

	Balance B/Forward £	Receipts £	Payments £	Transfers £	Balance C/forward £
Mission fund	-	560	(585)	25	-
Camp fund	398	-	-	-	398
Church plant fund	682	-	-	-	682
Building project fund	11,253	-	-	-	11,253
Local outreach fund	-	-	-	-	-
Total Funds	12,333	-	-	-	12,333

The Mission Fund continues to support various mission projects both at home and abroad.

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps. Due to the Covid 19 pandemic, no camps took place in the current year.

The Church plant fund is monies given for a potential new congregation to be planted in the future. There was no movement in this fund during the year.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements.

Previous Year

	Balances B/Forward £	Receipts £	Payments £	Transfers £	Balances C/Forward £
Mission Fund	2,901	1,750	(4,912)	261	-
Camp Fund	398	-	-	-	398
Church Plant Fund	682	-	-	-	682
Building Project Fund	11,253	-	-	-	11,253
Local Outreach Fund	218	-	-	(218)	-
Total Funds	15,452	1,750	(4,912)	43	12,333

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2023

3. Income

Donations received during the year are broken down as follows:

	2023	2022
	£	£
Offerings and donations	101,268	119,773
Gift aid tax refunds and GASDS	18,606	20,044
	<u>119,874</u>	<u>139,817</u>

Income from charitable activities received during the year are broken down as follows:

	2023	2022
	£	£
Coffee mornings/ Soup & Sweet	839	951
Youth group Subscriptions & Other income	1,712	191
Junior Church	225	220
Church Weekend/ Student Weekend/ Away Day	3,337	2,702
Sundry income	-	379
	<u>6,113</u>	<u>4,443</u>

4. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £61,533 for three employees. Gross salaries amounted to £54,002. Employers' NIC amounted to £1,270 after claiming the employment allowance. In addition, pension contributions of £6,261 were paid.

There were no employees with remuneration above £60,000.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2023

5. MISSION GIVING

Grants were made to the following organisations in the year:

	2023	2022
	£	£
Baptist Missionary Society	1,800	1,800
ICE Trust (Schools Mission)	2,040	2,040
Retired Baptist Ministers Housing Society	-	200
Baptist Union Home Mission	1,980	1,980
Exeter University Evangelical Christian Union	500	559
Spurgeons	-	867
Haven of Hope Youth Development Programme	-	4,000
London City Mission	-	14
St George's Morden	1,175	905
Love into action	1,175	1,358
Mission Aviation Fellowship	1,175	1,355
Rwanda Hope Mission	1,175	1,355
Trans World Radio Limited	1,175	1,485
Moldova	8,880	-
Ukraine	-	17,594
Other givings	950	280
	<hr/>	<hr/>
	22,025	35,792
	<hr/>	<hr/>

6. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

No trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.

ST THOMAS BAPTIST CHURCH

England & Wales - Charity number 1160436

Accounts

Charity Registration number: 1160436

**ST THOMAS BAPTIST CHURCH
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

ST THOMAS BAPTIST CHURCH
PERIOD ENDED 31 DECEMBER 2022

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2022

CHARITY NAME	St Thomas Baptist Church
CONSTITUTION	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
PASTOR	Mr Stephen Cousley
TRUSTEES	E Bailey (appointed 18 April 2000) P Evans - Secretary (appointed 01 April 2008) R Turner (appointed 26 March 2019) H Prideaux (appointed 29 September 2020) A Collins (appointed 20 April 2021) G Curran (appointed 20 April 2021) W Mckenna (appointed 22 March 2022) A Daniel (appointed 31 March 2023) T Darby-Clark (resigned 04 April 2023)
ADDRESS	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
CHARITY NUMBER	1160436
BANKERS	HSBC 250-251 High Street Exeter EX4 3PZ
INDEPENDENT EXAMINER	Shane Cann ACA FCCA CTA Bush & Co Limited Chartered Accountants 2 Barnfield Crescent Exeter EX1 1QT

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2022

The Trustees, present their report together with the financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out on page 12 and comply with the Church Constitution, the Charities Act 2011 and the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

Objectives and Activity

St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in a number of ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way through our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

As we emerge from the COVID-19 pandemic as a church it is clear that we are in a different place than we were in March 2020. We continue to "**know Christ and make him known**" in so many ways, as our mission statement suggests. However, we started the year with continuing precautions in the church including a request for mask wearing and hand sanitisation in the light of the Omicron variant of COVID-19.

The trustees remain grateful to **Stephen Cousley, our pastor**. Stephen, supported by Joanna and the family, continues to lead the church, along with the elders. Stephen has been our sole minister since Tom Vaughan left us for Haywards Heath. During 2022 it has become clear to the leadership team that Stephen was in need of a sabbatical, which was long overdue. This is now planned for March through to May 2023, and we trust that this will be a time of blessing and refreshment for Stephen and the family.

The elders are grateful to the leadership team for carrying out their responsibilities as church trustees diligently and faithfully throughout 2022. Particular thanks go to Alan in his role as Church Treasurer. Alan has made substantial changes to the way that the finances are budgeted for and executed and has set up some excellent systems that will serve us in good stead for the future.

In January 2022 we said our grateful thanks to Mrs Suzanne Pearman who had been our church administrator for over six years. Suzanne left us to work for the Devon Air Ambulance Trust. We wish her success in this new job and are grateful to her for the last six years, and in particular her commitment and dedication to the smooth running of the church. Suzanne moving to a new job gave the leadership team an opportunity to review her role and we further developed the job description into the new **Church Operations Manager** role. It was a pleasure therefore to appoint Hannah Torpey Blaylock into this new role in the autumn of 2022. Hannah has settled in well and provides essential support to both the leadership team but also to the members as well as being a familiar face around the building.

In 2022 we appointed Becky Shotter as our **Families, Children and Youth coordinator (FCYC)**, following a Special Church Members' Meeting in January 2022. Again, this is a new role which the leadership team felt was essential post-pandemic, particularly in the light of the mental health and other issues facing our community and especially our young people. We were delighted that Becky was able to start work in January 2022.

ST THOMAS BAPTIST CHURCH TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2022

Becky has reviewed our **youth and community work** along with the school's work during the year and made some significant changes. Becky also undertakes assemblies in the local junior school, as well as lunch clubs. Becky supports pupils in the local high school, and runs an early intervention group for young people, along with her colleagues in the Exeter ICE Charitable Trust. We were delighted when Becky took a break for maternity leave later in 2022 and she and David welcomed their daughter Grace into the world in December.

A new venture for us in 2022 was the **June Mission** with visiting Christian brothers and sisters from the USA. It was great to see so many people attend the church during the week and to share our Christian experiences across the Atlantic. Despite some issues with COVID-19 it was particularly pleasing to see so many people at our open fun day on the Saturday in the church, many of whom had never darkened the door of a church before. We are also pleased to say that the group will return in June 23.

Along with the rest of the UK we mourned the death of Queen Elizabeth II in September 22, at the age of 96 and as our longest-ever serving monarch. We recognised her love of the Lord and thank God for her strong Christian faith and witness. Earlier in the year this was acknowledged in her **Platinum Jubilee celebrations** in June 22, when the local roads were closed and the church held a street party for ourselves and local residents, with ample supplies of beef burgers!

During 2022 we had no baptisms, weddings or funerals of members of our fellowship. However, a number of other funerals were held in the church for friends of the Fellowship. At the end of 2022 we had **74** members, this reduction mostly being due to people moving away and sadly to the loss of some members who have passed away over the last few years.

We continue as a church to offer a variety of regular weekday events, as well as our services on a Sunday, which provide support to members of the surrounding community. These include the Toddler group which meets on Wednesday, the Thursday Drop-in group and the Friday Youth group. Once a month we hold a 'Soup and Sweet' in place of the Thursday Drop-in group which provides an opportunity for members and friends to have food prepared for them.

Likewise, we continue to support members of our congregation through our six home groups that meet in members' homes every fortnight, alternating with our weekly prayer meeting in the church. We continue to support our members who have been bereaved in the Bereavement Support Group, as well as our students from the University who join us each year and who are supported through their own weekly meeting.

We continue to preach through various topics and books of the Bible on Sundays and various themes are addressed, from a biblical perspective, in our home groups. We have, since the pandemic, continue to **live stream** our services (if appropriate) on YouTube which has further increased engagement with those who do not normally attend in person, as well as supporting those members who for various reasons are unable to physically attend the church.

The church also held a **mental health training day** on 30th April, which was well attended and during which outside guests/experts presented an update for members and friends on mental health issues from a biblical perspective.

The Trustees have noted the Charity Commission guidance on public benefit in producing this report and consider that the activities undertaken by the church during the year, summarised above, provide benefit both to those who worship at our church, the local community and those places in the world that the church continues to support.

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2022

Contribution made by volunteers

Apart from our three paid employees, much of our activity of the church is undertaken by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

Achievements and Performance

The main achievements of the charity are identified above, as well as our benefit to the wider society particularly in our local community and St Thomas.

We do however continue to support church missionaries elsewhere both in the UK and beyond and during the year a sum of **£35,791.63** was given to Mission and other charitable causes. We also provided significant monetary support to Christian brothers and sisters in Ukraine and Moldova during the year, following the invasion of Ukraine by Russia in February 2022, this totalled **£17,594** and was mainly covered by specific giving from our congregation.

Financial Review

The church made a surplus in the year of **£16,366** (2021 – surplus £21,636). Total income increased by 21% compared to 2021 with a 17% increase in offerings and donations. If you remove specific donations for Ukraine the overall increase is closer to **6%**.

Total expenditure increased 31% compared to the previous year. However, if you remove the donations for Ukraine, the overall increase is closer to **13%**.

Total cash funds amounted to £95,111 at 31st December 2022 of which £12,333 is held in restricted funds - £11,253 of this being held for building improvements.

God continues to be very faithful to this church and giving has remained at a level that more than covers the expenditure of the church. Following the resignation of our church administrator we had a number of months with only one employee, and hence budgeted employment costs were significantly higher than actual spend. This has again resulted in a significant surplus. The trustees continue to be very conscious of the need to ensure this money is spent on the charitable activities of the church and are actively looking for ways to make best use of this income for the extension of God's kingdom on earth.

Reserves Policy

The reserves policy is to retain between 3 and 4 months unrestricted expenditure which is approximately between £23,000 and £32,000. At the year end, the church's reserves totalled £86,109 (net current assets less restricted funds).

The budget set for 2023 has been set as a deficit budget of £7,050 allowing some of the excess reserves to be spent. In addition the trustees are exploring options for employing additional members of staff.

ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2022

Structure, Governance and Management

The charity is governed by its constitution, which will be revised in 2023.

The church is an unincorporated association.

Trustees (the elected leadership team) are elected at the church AGM to stand for three years, before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM. Church elders (apart from the Minister) are also elected by the AGM, with a three year term, according to the constitution.

Philip Evans, Hugh Prideaux and Stephen Cousley continued to be elders of St Thomas Baptist Church during this year, in accordance with the constitution. Philip Evans and Alan Collins were elected as Church Secretary and Treasurer respectively and continued to serve during this year. Both are supported by various members of the Fellowship who assist them, particularly in the Treasury team working with Alan, and Hannah, the Church Operations Manager, working with the Church Secretary, who is also her line manager.

In the March 2022 AGM the following members were proposed and accepted into the leadership team as deacons: re-election of Tom Darby-Clark (Deacon) and Richard Turner (Deacon) and Elizabeth Bailey (Deacon), and first appointment of Wendy McKenna (Deacon).

The following individuals have been elected by the church membership to stand as trustees for the church during the last twelve months.

Trustee name	Office	Dates acted if not for whole year
Elizabeth Bailey		
Tom Darby-Clark		
Anne-Marie Cohead	Church Treasurer	Stood down as Deacon on 22 March 2022
Alan Collins	Church Treasurer	
Gary Curran		
Philip Evans	Church Secretary & Elder	
Richard Turner		
Wendy Mckenna		From 22 March 2022

**ST THOMAS BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2022**

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

Signature


.....

Alan R Collins
.....

Full name

Philip Evans

Alan Collins

Position

Church Secretary

Church Treasurer

Date

17/10/2023.....

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST THOMAS BAPTIST CHURCH

I report to the trustees on my examination of the accounts of St Thomas Baptist Church (the Church) for the year ended 31 December 2022, which are set out on pages 8 to 15.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 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.



S S Cann ACA FCCA CTA
Bush & Co Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT

Date: 20 October 2023

ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £ Restated	Restricted Funds £ Restated	Total Funds 2021 £ Restated
RECEIPTS							
Donations	3	138,067	1,750	139,817	112,615	5,151	117,766
Charitable activities	3	4,443	-	4,443	1,259	-	1,259
Investment income		145	-	145	24	-	24
Total receipts		142,655	1,750	144,405	113,898	5,151	119,049
PAYMENTS							
Employment costs	4	58,907	-	58,907	60,725	-	60,725
Missionary and charitable giving	5	30,925	4,867	35,792	9,017	1,495	10,512
Youth ministry costs		1,012	-	1,012	882	-	882
Church premises		14,267	-	14,267	11,711	-	11,711
Administrative expenses		5,647	45	5,692	7,519	-	7,519
Church weekend/ student weekend/ away day		3,603	-	3,603	-	-	-
Local outreach		8,766	-	8,766	-	-	-
Purchase of fixed assets		-	-	-	6,334	-	6,334
Total payments		123,127	4,912	128,039	96,188	1,495	97,683
Net receipts		19,528	(3,162)	16,366	17,710	3,656	21,366
Transfers between funds		(43)	43	-	3,627	(3,627)	-

**ST THOMAS BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £ Restated	Restricted Funds £ Restated	Total Funds 2021 £ Restated
TOTAL FUNDS BROUGHT FORWARD		-	-	-	1,771,472	15,423	1,786,895
ADJUSTMENT TO RECEIPTS AND PAYMENTS	6	-	-	-	(1,729,516)	-	(1,729,516)
TOTAL CASH FUNDS BROUGHT FORWARD		63,293	15,452	78,745	41,956	15,423	57,379
TOTAL CASH FUNDS CARRIED FORWARD		82,778	12,333	95,111	63,293	15,452	78,745

ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
CASH FUNDS						
Cash at bank	82,319	12,333	94,652	63,293	15,452	78,745
Petty cash	459	-	459	-	-	-
	82,778	12,333	95,111	63,293	15,452	78,745
OTHER MONETARY ASSETS						
Gift Aid receivable	6,135	-	6,135	1,889	-	1,889
Other debtors	892	-	892	325	-	325
	7,027	-	7,027	2,214	-	2,214
INVESTMENT ASSETS						
Share valuation	279	-	279	342	-	342
ASSETS RETAINED FOR CHARITY'S USE						
Land & buildings – Church & Manse	2,234,188	-	2,234,188	1,695,000	-	1,695,000
Fixtures and fittings	27,745	-	27,745	32,641	-	32,641
Computer equipment	256	-	256	341	-	341
	2,261,189	-	2,262,189	1,727,982	-	1,727,982

**ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2022**

LIABILITIES			
Independent Examiner's Fee	1,800	1,800	1,200
Missionary Liability	2,175	2,175	-
	-----	-----	-----

The notes on pages 12-15 form part of these accounts. These accounts were approved by the trustees on **26 September 23** and signed on their behalf by:

Alan R Collins
.....
A Collins - Treasurer

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

The receipts and payments accounts have been prepared under the Charities Act 2011 using a receipts and payments basis.

The accounts were previously prepared under the accruals basis but as gross income is below £250,000, the trustees have decided to change the preparation method. Therefore, the comparative figures have been restated to reflect this.

Income

Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a cash basis.

Expenditure

Expenditure is included when paid and includes any VAT which is not recoverable.

Assets Retained for Charity's Use

Assets retained for Charity's use are valued on the following basis:

Land and buildings	- Insurance cover value
Fixtures & fittings	- Market value
Computer equipment	- Market value

Investment Assets

Investments are valued at market value at 31 December.

All investments are held within the UK.

Other Monetary Assets

Assets are recognised at the amounts due to the charity which will provide a benefit.

Liabilities

Liabilities are recognised at the amounts obligated to be paid by the charity.

Unrestricted and Restricted Funds

Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Designated Funds are funds that are not subject to any restrictions but have been set aside by the trustees for future expenditure or commitment. By earmarking funds in this way, the trustees set up a designated fund that remains part of the unrestricted funds of the charity.

Restricted Funds are where the income has been raised for specific purposes, for individuals or for specific events.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS

PERIOD ENDED 31 DECEMBER 2022

2. RESTRICTED FUNDS

	Balance B/Forward £	Receipts £	Payments £	Transfers £	Balance C/forward £
Mission fund	2,901	1,750	(4,912)	261	-
Camp fund	398	-	-	-	398
Church plant fund	682	-	-	-	682
Building project fund	11,253	-	-	-	11,253
Local outreach fund	218	-	-	(218)	-
Total Funds	15,452	1,750	(4,912)	43	12,333

The Mission Fund continues to support various mission projects both at home and abroad.

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps. Due to the Covid 19 pandemic, no camps took place in the current year.

The Church plant fund is monies given for a potential new congregation to be planted in the future. There was no movement in this fund during the year.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements.

The local outreach fund was set up to cover the costs of local outreach events such as the holiday bible club. The balance has been moved to an American Mission fund.

Previous Year

	Balances B/Forward £	Receipts £	Payments £	Transfers £	Balances C/Forward £
Mission Fund	1,504	3,867	(1,495)	(975)	2,901
Camp Fund	398	-	-	-	398
Church Plant Fund	682	-	-	-	682
Youth Fund	368	-	-	(368)	-
Building Project Fund	12,253	-	-	(1,000)	11,253
PA Upgrade	-	1,284	-	(1,284)	-
Local Outreach Fund	218	-	-	-	218
Total Funds	15,423	5,151	(1,495)	(3,627)	15,452

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
PERIOD ENDED 31 DECEMBER 2022

3. Income

Donations received during the year are broken down as follows:

	2022	2021
	£	£
Offerings and donations	119,773	102,382
Gift aid tax refunds and GASDS	20,044	15,384
	<u>139,817</u>	<u>117,766</u>

Income from charitable activities received during the year are broken down as follows:

	2022	2021
	£	£
Coffee mornings/ Soup & Sweet	951	429
Youth group Subscriptions & Other income	191	170
Junior Church	220	24
Church Weekend/ Student Weekend/ Away Day	2,702	-
Sundry income	379	636
	<u>4,443</u>	<u>1,259</u>

4. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £58,907 for three employees. Gross salaries amounted to £53,385. Employers' NIC amounted to £116 after claiming the employment allowance. In addition, pension contributions of £5,889 were paid. There was also an adjustment for the transition to cash basis of £483.

There were no employees with remuneration above £60,000.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS

PERIOD ENDED 31 DECEMBER 2022

5. MISSION GIVING

Grants were made to the following organisations in the year:

	2022	2021
	£	£
Baptist Missionary Society	1,800	1,800
ICE Trust (Schools Mission)	2,040	2,040
Retired Baptist Ministers Housing Society	200	-
Baptist Union Home Mission	1,980	1,980
Exeter University Evangelical Christian Union	559	-
Spurgeons	867	160
Haven of Hope Youth Development Programme	4,000	-
London City Mission	14	40
St George's Morden	905	-
Love into action	1,358	500
Mission Aviation Fellowship	1,355	440
Rwanda Hope Mission	1,355	360
Trans World Radio Limited	1,485	810
Ataxia UK	-	5
Christian Response to Eastern Europe	-	29
Dementia UK	-	435
Hospiscare	-	280
St Thomas Ecumenical Project	-	50
Exeter Foodbank	-	88
YMCA	-	275
Miscellaneous Gifts (individuals)	-	1,220
Other givings	280	-
Ukraine	17,594	-
	<hr/>	<hr/>
	35,792	10,512
	<hr/>	<hr/>

6. CHANGE TO RECEIPTS AND PAYMENTS BASIS

For the year ended 31 December 2022, the trustees agreed to change the preparation of the accounts to the receipts and basis to improve user understanding of the accounts.

The comparative figures for income and expenditure for the year ended 31 December 2021 have been restated to remove any accounting adjustments under the accruals basis. These include the removal debtors, creditors, fixed assets and investments. The funds brought forward have been updated to only reflect cash funds held as per the requirements for receipts and payments accounts. Income and expenditure has been restated to remove gift aid debtors, prepayments, accruals and depreciation.

7. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

No trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.

ST THOMAS BAPTIST CHURCH

England & Wales - Charity number 1160436

Accounts

ST THOMAS BAPTIST CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

ST THOMAS BAPTIST CHURCH
YEAR ENDED 31 DECEMBER 2021

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2021

CONSTITUTION	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
ADDRESS	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
CHARITY NUMBER	1160436
PASTOR	Mr Stephen Cousley
CURRENT TRUSTEES	E Bailey A Collins (Treasurer) T Darby-Clark A-Marie Cohead G Curran P Evans (Secretary) I Pearman H Prideaux R Turner
BANKERS	HSBC 250-251 High Street Exeter EX4 3PZ
INDEPENDENT EXAMINER	M Melksham FCCA Bush & Co Limited Chartered Accountants 2 Barnfield Crescent Exeter EX1 1QT

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2021

The Trustees present their report together with the financial statements for the year ending 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out on pages 9 and 10 and comply with the Church Constitution, the Charities Act 2011 and the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

Structure, Governance and Management

The church is an unincorporated association and is governed by the Church Constitution as revised at the Annual General Meeting of Church Members in March 2005 with further revisions at the Annual General Meeting in March 2010, 20th September 2016 and a further amendment at the Annual General Meeting in March 2018.

Trustees (the elected leadership team) are elected at the church AGM to stand for three years before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM.

The trustees who served during the year and up to the date the report was approved are as follows:

E Bailey

A Collins (Trustee from 20th April 2021, Treasurer from 29th June 2021)

T Darby-Clark

A-Marie Cohead (Treasurer from 20th April 2021 to 29th June 2021)

G Curran (from 20th April 2021)

P Evans (Secretary and Elder)

I Pearman (Trustee and Treasurer to 20th April 2021)

H Prideaux (Elder from 20th April 2021)

R Turner

The AGM on 20th April 2021 took place as a virtual meeting. At this meeting Hugh Prideaux was appointed to serve as an elder. Ian Pearman stepped down as treasurer and trustee. Philip Evans was re-elected to serve a further year as Secretary and Anne Marie Cohead was elected to take over from Ian Pearman to serve as treasurer at the AGM. However, upon spending time in the role she decided that her abilities lay elsewhere and she stepped down from this role at the following meeting, to be replaced by Alan Collins. After many years of service to the Treasury Team Barrie Bailey stepped down from his role managing the banking and cash transactions in the Autumn. Alan Collins has taken this on in addition to the oversight role of treasurer. Suzanne Pearman still completes the HM Revenue and Customs returns and the calculations of the stipends and remunerations in addition to the computer ledgers, but Helen Clark and Louisa Salisbury have also joined the treasury team and will be taking on additional responsibilities in 2022.

The church administrator, Suzanne Pearman has continued in her work throughout 2021. Philip Evans remained her line manager.

Stephen Cousley has continued as our senior pastor during 2021. Tom Vaughan left us as our Assistant Pastor in August 2021.

The Deacons wish to record their sincere thanks to our pastors for the way in which they have worked to enable and facilitate the ministry and outreach of the church, as well as the work of Suzanne Pearman, the church administrator, in supporting all the activities of the church during these challenging times.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2021

Objectives and Activities

St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in a number of ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way with our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

With the global pandemic and the various COVID-19 restrictions continuing, this year has been different from normal, but as restrictions have relaxed, we've restarted some of our normal activity.

January brought with it another lockdown, so from the 10th January services and prayer meetings were moved back online. Fortunately, with the investment in 2020, we are now able to stream services regularly. During lockdown, on each Sunday, the pastor and two members of the tech team broadcast the morning service from an empty church; in the evening the message was pre-recorded.

In-person services returned from 1st April 2021 with a communion service (with a difference, each member of the congregation had to bring their own bread). From Sunday 18th April socially distanced Junior Church started again also, with each child or each set of siblings sitting at their own desk. It wasn't what we would have chosen, but it was good to be together again. Weekly Sunday School videos were still posted online until late June or those who did not return. Fortnightly services for those who were more vulnerable to COVID also resumed.

We delayed the AGM by a month to 20th April, in the hope that guidance would change but in the end the AGM was held online, as worship meetings were clearly permitted by the guidance, the validity of meeting for business meetings was more questionable.

From September we returned to two services in person each Sunday, in addition to the (now permanent live stream option) and our normal Junior church classes reformed, the only real difference in our meeting together, once singing was reincorporated, has been that we are still wearing masks.

Over the year our pastors have preached through various topics and biblical books including the sermon on the mount and the pilgrim Psalms.

Our lay preaching group has supported small rural fellowships where they have been able. Some members of these rural congregations were able to use our YouTube page as a temporary spiritual home.

ST THOMAS BAPTIST CHURCH

MANAGING TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDING 31 DECEMBER 2021

Objectives and Activities (continued)

Local outreach activities include: Parent and Toddlers (twice weekly); Xplorers and Xplode (our midweek young people's groups); 'soup and sweet' and the weekly 'coffee, computers and craft morning' were all closed for a significant period in 2021. The Thursday service for the COVID vulnerable started up when restrictions were lightened in April and met fortnightly from then until August when Thursday Drop-In started up (formally known as 'coffee, computers and craft'). For the first half of the year Xplorers sent out half termly craft packs to the children on their books and Xplode produced videos for their facebook page. From September, youth work returned to the church, but after such a long break it was decided to re-think our Thursday youth activities so Xplorers and Xplode were closed and a new 'Friday club' was started for all the age groups. This group met for the whole of the autumn term, with parents commenting that it is convenient having all their children entertained at the same time. With rising COVID cases, the group stopped one week early for Christmas, rather than risk becoming a spreader event and spoiling people's Christmas.

One new initiative in 2021 has been the Bereavement Support Group. Recognising how many widows and widowers we have in the congregation at present, this new group meets about once every six to eight weeks and is largely self-supporting, facilitated by the pastor and a couple of members of the congregation. It has largely been successful with members sharing together about the challenges they face, along with many other things. It is good to see those that are further down the path supporting those who are just starting out.

Toddler group started back on Wednesday in June with deliberately very limited numbers. The need in this group was huge, especially among mums who had had babies during lockdown and therefore had not been able to seek the support of others. Since September, when numbers have been less restricted, it has been good to see this group grow slowly, but not up to the level it was at before. The Tuesday Toddler group has not been re-started.

During the year, the church has retained its status as a sight-loss friendly church with the Torch Trust, however with the restrictions, very little has been actively done.

It was good, after Christmas 2020, to be able to hold our traditional Nativity and Carol Services in person in 2021, along with the Community Christmas Meal. The Christmas services were understandably not as full as in previous years, but the number of those that came from the Friday Club to participate in the Nativity was lovely to see.

On the whole our evening service in-person numbers have been somewhat lower than prior to livestreaming, but around thirty watch the service on YouTube each morning and evening.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

The Trustees have noted the Charity Commission guidance on public benefit in producing this report and consider that the activities undertaken by the church during the year, summarised above, provide benefit both to those who worship at our church, the local community and those places in the world that the church continues to support.

Contribution made by volunteers

Much of our activity is done by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2021

Achievements and Performance

One of the biggest achievements this year has been the restarting of our groups, especially the youth work. With groups closed for so long, there was concern that people would not return, but some did and brought their friends. The recommendation of a group to others is always an endorsement.

Formal church membership stands at **82** as of the end of 2021.

We have hosted one wedding during the year for Pinhoe Road Baptist Church, which was closed due to building work. We also held a baptism service, once restrictions allowed us to carry this out according to our normal practice. The Indian Christian Fellowship also held a baptism service in our building.

During the year a sum of £10,512 was given to Mission and other charitable causes.

Financial Review

The church made a surplus in the year of £21,636 (2020 – surplus £696).

Total income increased by 9.5% compared to 2020 with a 12.6% increase in offerings and donations.

Total expenditure decreased by 9.9% compared to the previous year. Employment costs reduced by 12.3% as a result of the assistant minister moving in August 2021.

Net current assets amounted to £80,212 at 31st December 2021 of which £15,452 is held in restricted funds - £11,253 of this being held for building improvements.

Despite the challenging year that 2021 has been in many ways God has been very faithful to this church and giving has remained at a level that more than covers the expenditure of the church. With Tom Vaughan, our assistant minister, leaving part way through the year the church ended with a significant surplus. The trustees are very conscious of the need to ensure this money is spent on the charitable activities of the church and are actively looking for ways to make best use of this income for the extension of God's kingdom on earth.

Reserves Policy

The reserves policy is to retain between 3 and 4 months unrestricted expenditure which is approximately between £23,000 and £32,000. At the year end, the church's reserves totalled £64,760 (net current assets less restricted funds).

The budget set for 2022 has been set as a deficit budget of £9,500 allowing some of the excess reserves to be spent.

This report was approved by the trustees on26 September 22..... and signed on their behalf by:



A Collins
Treasurer

ST THOMAS BAPTIST CHURCH
FOR THE YEAR ENDING 31 DECEMBER 2021
INDEPENDENT EXAMINER'S REPORT TO THE DEACONS AND MEMBERS OF
ST THOMAS BAPTIST CHURCH

I report on the accounts of the Church for the year ended 31 December 2021, which are set out on pages 7 to 18.

Responsibilities and Basis of Report

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

Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 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.



M Melksham FCCA
Bush & Co Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT

Date 26/10/2022

**ST THOMAS BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
INCOME FROM:							
Donations	5a	112,231	5,151	117,382	96,670	10,071	106,741
Charitable activities	5b	1,259	-	1,259	829	709	1,538
Investment income	5c	24	-	24	110	3	113
TOTAL		113,514	5,151	118,665	97,609	10,783	108,392
EXPENDITURE ON:							
<i>Charitable activities</i>							
Employment costs	6a/10	60,443	-	60,443	67,666	1,289	68,955
Missionary & Charitable Giving	12	9,017	1,495	10,512	8,515	4,360	12,875
Youth Ministry costs		882	-	882	100	75	175
Church Premises expenses	6b	11,620	-	11,620	11,062	-	11,062
Administrative expenses	6c	13,572	-	13,572	12,118	1,951	14,069
Church Weekend/Student weekend/Away day		-	-	-	-	560	560
TOTAL		95,534	1,495	97,029	99,461	8,235	107,696
NET INCOME/(EXPENDITURE)		17,980	3,656	21,636	(1,852)	2,548	696
TRANSFERS BETWEEN FUNDS	7	3,627	(3,627)	-	16,307	(16,307)	-
GAIN/(LOSS) ON INVESTMENT ASSETS		5	-	5	2	-	2
NET MOVEMENT IN FUNDS		21,612	29	21,641	14,457	(13,759)	698
TOTAL FUNDS BROUGHT FORWARD		1,771,472	15,423	1,786,895	1,757,015	29,182	1,786,197
TOTAL FUNDS CARRIED FORWARD		1,793,084	15,452	1,808,536	1,771,472	15,423	1,786,895

ST THOMAS BAPTIST CHURCH


BALANCE SHEET

AS AT 31 DECEMBER 2021

	Note	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible Assets	2	1,727,982		1,727,522	
Investments		342		337	
		<hr/>		<hr/>	
TOTAL FIXED ASSETS			1,728,324		1,727,859
CURRENT ASSETS					
Debtors	3	3,445		3,738	
Cash at bank		78,745		57,379	
		<hr/>		<hr/>	
TOTAL CURRENT ASSETS		82,190		61,117	
Creditors: Amounts falling due within one year	4	(1,978)		(2,081)	
		<hr/>		<hr/>	
NET CURRENT ASSETS			80,212		59,036
			<hr/>		<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES			1,808,536		1,786,895
			<hr/>		<hr/>
FUNDS					
Restricted Income Funds	7		15,452		15,423
Unrestricted Funds		1,788,364		1,770,063	
Designated Funds	9	4,720		1,409	
		<hr/>	1,793,084	<hr/>	1,771,472
			<hr/>		<hr/>
			1,808,536		1,786,895
			<hr/>		<hr/>

The notes on pages 9 to 18 form an integral part of these accounts.

These accounts were approved by the trustees on 26 September 21 and signed on their behalf by



A Collins – Treasurer

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to the accounts. The financial statements have been prepared with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019) and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102). The financial statements have also been prepared with the Charities Act 2011.

St Thomas Baptist Church meets the definition of a public benefit entity under FRS 102.

The accounts include all transactions, assets and liabilities for which the Church is responsible in law. They do not include the accounts of Church groups that owe the main affiliation to another body or those that are informal gatherings of Church members.

Income

Donations

Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a receivable basis.

Investment Income

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Expenditure

Expenditure is included on an accruals basis.

Charitable Activities

Comprises those costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries.

Depreciation

No depreciation is provided on the freehold property. It is the Church's policy to regularly incur expenditure on the maintenance and improvement of the property. The Trustees consider that the life of these assets is so long and their residual value is so high that their depreciation is insignificant.

The Church building and 24 Croft Chase were revalued by a professional valuer in 2015 to reflect their current market value.

Depreciation is calculated to write off the cost of other Fixed Assets on a reducing balance basis over their effective useful lives as follows:

Equipment	15%
Computer Equipment	25%

Equipment is capitalised when the cost exceeds £400.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (continued)

Investments

Investments are valued at market value at 31 December.

All investments are held within the UK.

Fund Accounting

Funds held by the charity are:

Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Designated Funds are funds that are not subject to any restrictions but have been set aside by the trustees for future expenditure or commitment. By earmarking funds in this way, the trustees set up a designated fund that remains part of the unrestricted funds of the charity.

Restricted Funds are where the income has been raised for specific purposes, for individuals or for specific events.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

2. TANGIBLE ASSETS

	Freehold Property Church Building £	Freehold Property 24 Croft Chase £	Fixtures & Fittings/ Equipment £	Computer Equipment £	Total £
COST/VALUATION					
As at 1 Jan 2021	1,320,000	375,000	136,214	2,496	1,833,710
Additions in Year	-	-	6,334	-	6,334
As at 31 Dec 2021	1,320,000	375,000	142,548	2,496	1,840,044
DEPRECIATION					
As at 1 Jan 2021	-	-	104,147	2,041	106,188
Charge for Year	-	-	5,760	114	5,874
As at 31 Dec 2021	-	-	109,907	2,155	112,062
NET BOOK VALUE					
As at 31 Dec 2021	1,320,000	375,000	32,641	341	1,727,982
As at 31 Dec 2020	1,320,000	375,000	32,067	455	1,727,522

3. DEBTORS

	2021 £	2020 £
Gift aid and GASDS tax refunds	1,889	2,487
Offerings and Donations	317	112
Sundry income	9	-
Prepayments	1,230	1,139
	3,445	3,738

4. CREDITORS: Amounts falling due within one year:

	2021 £	2020 £
Sundry Creditors	483	765
Accruals	1,495	1,316
	1,978	2,081

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
5a INCOME FROM						
Donations						
Offerings and donations	97,375	4,623	101,998	81,878	8,690	90,568
Gift aid tax refunds and GASDS	14,856	528	15,384	14,792	1,381	16,173
	<u>112,231</u>	<u>5,151</u>	<u>117,382</u>	<u>96,670</u>	<u>10,071</u>	<u>106,741</u>
5b Charitable activities						
Coffee mornings/Soup & Sweet	429	-	429	250	-	250
Youth group Subscriptions & Other income	170	-	170	-	177	177
Junior Church	24	-	24	28	-	28
Church Weekend/Student Weekend/Away Day	-	-	-	-	532	532
Sundry income	636	-	636	551	-	551
	<u>1,259</u>	<u>-</u>	<u>1,259</u>	<u>829</u>	<u>709</u>	<u>1,538</u>
5c Investment Income						
Bank & Deposit Bond interest	4	-	4	90	3	93
Dividends	20	-	20	20	-	20
	<u>24</u>	<u>-</u>	<u>24</u>	<u>110</u>	<u>3</u>	<u>113</u>

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
EXPENDITURE (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
EXPENDITURE ON						
<i>Charitable activities</i>						
6c Administrative expenses						
Equipment	336	-	336	82	553	635
Visiting speakers	363	-	363	250	-	250
Travel expenses	512	-	512	370	-	370
Post, Print & Stationery	656	-	656	799	14	813
Subscriptions	424	-	424	496	-	496
Catering & Cleaning costs	401	-	401	530	-	530
Training costs	830	-	830	-	1,375	1,375
Website costs	22	-	22	154	-	154
Sundry expenses	2,753	-	2,753	2,287	9	2,296
Independent examination fee	1,401	-	1,401	1,339	-	1,339
Depreciation	5,874	-	5,874	5,811	-	5,811
	13,572	-	13,572	12,118	1,951	14,069

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

7. RESTRICTED FUNDS/TRANSFERS BETWEEN FUNDS

	Fund Balances B/Forward £	Income £	Expenditure £	Transfers £	Fund Balances C/Forward £
Mission Fund	1,504	3,867	(1,495)	(975)	2,901
Camp Fund	398	-	-	-	398
Church Plant Fund	682	-	-	-	682
Youth Fund	368	-	-	(368)	-
Building Project Fund	12,253	-	-	(1,000)	11,253
PA Upgrade	-	1,284	-	(1,284)	-
Local Outreach Fund	218	-	-	-	218
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Funds	15,423	5,151	(1,495)	(3,627)	15,452
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

The Mission Fund continues to support various mission projects both at home and abroad. The balance carried forward consists of monies collected towards support of the orphanage in Romania and a gift for Spurgeons Christmas Offering.

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps. Due to the Covid 19 pandemic, no camps took place in the current year.

The Church plant fund is monies given for a potential new congregation to be planted in the future. There was no movement in this fund during the year.

The Youth fund balance has been revised as a designated fund.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements. Some donors have decided to reallocate their gifts and a transfer to the unrestricted funds of £1,000 was made during the year.

Monies were raised for a PA upgrade and the equipment was capitalised resulting in a £1,284 transfer to the unrestricted fund.

The local outreach fund was set up to cover the costs of local outreach events such as the holiday bible club. There was no movement in this fund during the year.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

7. RESTRICTED FUNDS/TRANSFERS BETWEEN FUNDS (continued)

Previous Year

	Fund Balances B/Forward	Income	Expenditure	Transfers	Fund Balances C/Forward
	£	£	£	£	£
Mission Fund	3,186	5,019	(3,919)	(2,782)	1,504
Camp Fund	397	1	-	-	398
Church Plant Fund	1,623	2	-	(943)	682
Church/Student Weekend	-	532	(560)	28	-
Youth Fund	266	177	(75)	-	368
Building Project Fund	23,257	10	(14)	(11,000)	12,253
Fellowship Fund	453	-	-	(453)	-
Administration Fund	-	1,250	(1,289)	39	-
Training Support Fund	-	625	(1,375)	750	-
Local Outreach Fund	-	218	-	-	218
Car Wash Fund	-	449	(450)	1	-
Live Streaming Fund	-	2,500	(553)	(1,947)	-
Total Funds	29,182	10,783	(8,235)	(16,307)	15,423

8. ANALYSIS OF FUNDS

	Restricted Funds	Unrestricted Funds	Totals
	£	£	£
Fixed Assets	-	1,728,324	1,728,324
Current Assets	15,452	66,738	82,190
Current Liabilities	-	(1,978)	(1,978)
TOTAL ASSETS	15,452	1,793,084	1,808,536

Previous Year

	Restricted Funds	Unrestricted Funds	Totals
	£	£	£
Fixed Assets	-	1,727,859	1,727,859
Current Assets	15,423	45,694	61,117
Current Liabilities	-	(2,081)	(2,081)
TOTAL ASSETS	15,423	1,771,472	1,786,895

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

9. DESIGNATED FUNDS

These total £4,720 at the end of the year. They consist of the Fellowship Fund - £2,732 to help support member of the congregation in future need; local outreach - £943; youth work £11 and monies from 5th Sunday offerings £1,034 to be given to various mission organisations.

10. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £60,443 for three employees. Gross salaries amounted to £53,277. Employers' NIC amounted to £1,267 after claiming the employment allowance. In addition, pension contributions of £5,899 were paid.

There were no employees with remuneration above £60,000.

11. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

Suzanne Pearman was employed as administrator during the year and received a gross salary of £7,970. She is the wife of Ian Pearman, a trustee of the charity. The charity trust deed allows for such payments. No other trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

12. MISSIONARY AND CHARITABLE GIVING

Gifts, as listed below, were made to various organisations during the year.

	2021	2020
	£	£
Baptist Missionary Society	1,800	1,800
Baptist Union Home Mission	1,980	1,980
ICE Trust (Schools Mission)	2,040	2,040
Spurgeons	160	-
Mission Aviation Fellowship	440	215
Retired Baptist Ministers Housing Society	-	200
Rwanda Hope Mission	360	1,080
Trans World Radio Limited	810	215
Exeter University Evangelical Christian Union	-	250
Haven of Hope Youth Development Programme	-	2,750
Love into Action	500	215
London City Mission	40	215
Ataxia UK	5	-
Christian Response to Eastern Europe	29	140
Dementia UK	435	-
Hospiscare	280	-
St Thomas Ecumenical Project	50	-
Exeter Foodbank	88	-
YMCA	275	-
Miscellaneous Gifts (Individuals)	1,220	1,775
	<hr/>	<hr/>
	10,512	12,875
	<hr/>	<hr/>

ST THOMAS BAPTIST CHURCH

England & Wales - Charity number 1160436

Accounts

ST THOMAS BAPTIST CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

ST THOMAS BAPTIST CHURCH
YEAR ENDED 31 DECEMBER 2020

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2020

CONSTITUTION	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
ADDRESS	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
CHARITY NUMBER	1160436
PASTOR	Mr Stephen Cousley
ASSISTANT PASTOR	Mr Tom Vaughan
TRUSTEES	E Bailey T Darby-Clark A-Marie Cohead P Evans (Secretary) I Pearman (Treasurer) H Prideaux R Turner
BANKERS	HSBC 250-251 High Street Exeter EX4 3PZ
INDEPENDENT EXAMINER	M Melksham FCCA Bush & Co Limited Chartered Accountants 2 Barnfield Crescent Exeter EX1 1QT

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

The Trustees present their report together with the financial statements for the year ending 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out on pages 11 and 12 and comply with the Church Constitution, the Charities Act 2011 and the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

Structure, Governance and Management

The church is an unincorporated association and is governed by the Church Constitution as revised at the Annual General Meeting of Church Members in March 2005 with further revisions at the Annual General Meeting in March 2010, 20th September 2016 and a further amendment at the Annual General Meeting in March 2018.

Trustees (the elected leadership team) are elected at the church AGM to stand for three years before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM.

The trustees who served during the year and up to the date the report was approved are as follows:

E Bailey
T Darby-Clark
A-Marie Cohead
G Curran (to 29th Sept 2020)
P Evans (Secretary)
I Pearman (Treasurer)
H Prideaux (from 29th Sept 2020)
R Turner

The AGM on 29th September 2020 took place as a virtual meeting. At this meeting Hugh Prideaux was elected to serve as a deacon and Philip Evans was appointed to serve as an elder for a further three years. Gary Curran stepped down, due to a change in his work commitments. A further CMM was held in November.

Philip Evans and Ian Pearman were re-elected to serve a further year as Secretary and Treasurer respectively. The Treasury Team remains the same with Barrie Bailey managing the banking and cash transactions and Suzanne Pearman completing the management of HM Revenue and Customs returns and the calculations of the stipends and remunerations in addition to the computer ledgers.

The church administrator, Suzanne Pearman has continued in her work throughout 2020. Philip Evans remained her line manager.

Stephen Cousley has continued as our senior pastor during 2020. Tom Vaughan continues as our Assistant Pastor, while undertaking further study. He has shared the pastoral load with Stephen this year.

The Deacons wish to record their sincere thanks to our pastors for the way in which they have worked to enable and facilitate the ministry and outreach of the church, as well as the excellent work of Suzanne Pearman, the church administrator, in supporting all the activities of the church in such a difficult time

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

Objectives and Activities

St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in a number of ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way with our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

With the global pandemic and the various COVID-19 restrictions, this year has been dramatically different to normal.

During January, February and the first half of March 2020 we operated normally with two Sunday Worship Services and running groups within the church building for the benefit of the community around us. Then the country was put into a period of lockdown and we had to change the way we did everything, both Sunday Worship and serving our local community.

Our first YouTube sermon was streamed on Sunday 22nd March on our YouTube channel and, from the following Sunday, we returned to having two services online each week, blending a mixture of livestream and pre-recording. Many of our morning services have more than 250 views, indicating that we are reaching out to people beyond our own congregation.

At the start of the first lockdown, we reached out to those in the immediate vicinity of our church building and leaflet dropped several hundred properties, offering to help people obtain shopping, or provide support if needed. We set up a similar scheme for members of our own congregation, scattered across the city and beyond, as well as regular phone calls from the leadership team for support and pastoral care.

When churches were allowed to open again the leadership team decided not to meet in person immediately. We waited until we were allowed live music as part of our services as we wanted to meet for a full service, rather than just prayer.

As soon as the initial lockdown was declared the regular leadership team meetings moved to Zoom. House groups (small bible study groups) swiftly followed for most people, meeting through Zoom, WhatsApp or by email, depending on the group. Initially there was concern from the leadership about doing wider church activities on Zoom, for fear of excluding those who were not able to participate, but as the technology became more ubiquitous, we felt it was right to support those we could. From the start of **July**, we set up after-church Zoom chats, where the congregation could gather to just catch-up with each other, as we used to do over a cup of tea and coffee. From **mid-October** we moved our fortnightly prayer meetings to Zoom.

Church Members Meetings (CMMs) were another issue. The AGM, that had been scheduled for the week after the first lockdown commenced, was delayed. There was discussion in the leadership team about the constitutional merits of holding the AGM online, without members physically present. As the pandemic continued longer than we thought, members became more used to online meetings, and the delay increased, the leadership team decided to hold a delayed AGM and a CMM online at the end of September. It was acknowledged that a number of members would be unable to join in, as is always the case for various reasons, however this was outweighed by the need for the business of the AGM to be conducted. The AGM and CMM were well attended and important decisions regarding the fellowship were made.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

Objectives and Activities (continued)

At the beginning of September 2020, in light of the change in government advice, we started socially-distanced services with a fortnightly Thursday morning service. Opening the church in this manner was dependent on implementing our risk assessment including regular cleaning and implementing all government advice for worship in churches. This service was specifically for those older members of our congregation, and the surrounding area, that were classed as more COVID-19 vulnerable. This was in line with government advice to offer separate provision for this demographic.

From the beginning of October, we started physical Sunday morning services in the church building, that were open to the whole congregation, while continuing live streaming from the church. The church has invested in equipment to enable us to livestream services from the building. We know of people listening to the services, who would not been able to or chosen to attend the church in person.

All in person meetings had to cease when the second national lockdown was declared for November. The online work continued.

Over the year our pastors have preached through various topics and biblical books. At the start of the first lockdown, we looked at Fear and Anxiety from a biblical perspective. We have also looked at Discipleship, Finding God in Hard Places, and parts of the books of Isaiah and Romans.

Our lay preaching group, were still active in the early months of 2020, supporting many small rural fellowships. During the remainder of the year, many of these rural congregations, have made our YouTube page their temporary spiritual home.

Local outreach activities include: Parent and Toddlers (twice weekly); Xplorers, Xplode and 'the Wednesday Group' (our midweek young people's groups); 'soup and sweet' and the weekly 'coffee, computers and craft morning' ran as normally until March, but they all closed with the start of the first lockdown. Most of the groups have kept in contact with their normal attendees in some form or another, either actively via mailings or passively via YouTube and Facebook.

The Toddler group Facebook page has enabled parents to keep in touch with news. For the summer term various members of the congregation read a series of 'bedtime stories' that were shared on Facebook and YouTube aimed at the youngest children.

Xplorers (for children in school years one to five) have been sending out half-termly packs of activities and crafts to the children who are part of this group giving them the excitement of receiving post addressed to them and something to keep them occupied with a biblical content.

Xplode (for young people in school years six to ten) did weekly challenges on Facebook during the Summer term and weekly video talks on YouTube during the autumn term.

A team have been posting weekly videos on the church YouTube channel aimed at Junior Church. We have also been encouraging the children to view videos from *Story Keepers* or *SuperBook*, with weekly worksheets send out to the congregation as part of the electronic fellowship news. During the summer term, the leaders met with those children (and their parents) who wanted to, once a fortnight by Zoom.

We started to run the Marriage Course, for people inside and outside of the church, in February but completion of this course was prevented by the lockdown.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

Objectives and Activities (continued)

During the year, the church has retained its status as a sight-loss friendly church with the Torch Trust. We have two volunteers who are part of the 'Journeying With' programme, supported by a co-ordinator, they are continuing to support two individuals experiencing sight loss.

Some in-person events completely fell casualty to the COVID-19 restrictions. These included the Easter holiday Bible club, local council elections and the annual church weekend away.

In February we held, what has become our annual evening, for our local Romanian community. This was an open evening of friendship, fun and food focussed at reaching out to this community. Unfortunately, with restrictions, the normal mission visits to the Romanian orphanage that the church has strong links were unable to happen. Nevertheless, the link has continued with some people donating monthly to help support the orphanage financially and with prayer.

The church building was used by one other Christian group in 2020, with South West Youth Ministries (SWYM) camping in the church for their three day 'Geek Camp' in February half term.

The first week in March our University students went away for a weekend of fellowship and study together. This annual event helps our students to grow as a group, as well as individuals in the Lord.

Christmas looked very different this year. The Community Christmas Meal could take no alternative form and was therefore cancelled. However, our Christmas services were re-invented for the online and socially-distanced world. The Nativity, that would usually see children gathered on the stage and the church building full to capacity, was not possible, however it moved online, with the children being sent scripts and each recording their own segment of the story in family groups. This was then edited together to make up the story as a whole on YouTube. The annual church Carol Service, without congregational singing would have not been the same, so with the lifting of lockdown restrictions permitting singing outside, we held a socially-distanced service in the church car-park. It was lovely to see our neighbours joining us from their surrounding drives and front gardens.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

The Trustees have noted the Charity Commission guidance on public benefit in producing this report and consider that the activities undertaken by the church during the year, summarised above, provide benefit both to those who worship at our church, the local community and those places in the world that the church continues to support.

Contribution made by volunteers (optional)

Much of our activity is done by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

Achievements and Performance

With the restrictions of lockdown this year, one of the biggest achievements has been the development of our online church presence; as well as the support that we have offered to our members and friends, and the local community in such hard times. We would sincerely like to thank the tech team and contributors for the endless hours of work they have done to make our online presence possible. The reach we have achieved through the faithful ministry of our pastors under these circumstances has been really encouraging.

Formal church membership stands at **82** as of the end of 2020. This has reduced during the year, mainly due to the death of several of our beloved church family members.

We have had one wedding during the year and it was good to join with Josh and Ellie for their socially distanced wedding as soon as the first lockdown was lifted. Managing to risk-assess the church and preparing in the middle of the pandemic for a wedding, in a COVID-19 safe and compliant manner, with live streaming, so soon after the lifting of lockdown, was a significant achievement.

During the year, a sum of £12,875 was given to Mission and other charitable causes.

Financial Review

Along with most other charities this has been a challenging year for us. With the overnight loss of bag offering (one of our key sources of income) this year has been financially uncertain, but at the end of the year we are able to reflect that our overall income and outgoing were within a few hundred pounds of each other. We are grateful to God for this.

The church made a surplus in the year of £698 (2019 – surplus £14,618).

The Covid 19 pandemic has had a significant impact on the Church's finances.

Total income decreased by 32% compared to 2019 with decreases in offerings and donations (and the resultant gift aid) and income from charitable activities.

Total expenditure decreased by 26% compared to the previous year with significant reductions in missionary and charitable giving, youth ministry costs and administrative expenses.

Net current assets amounted to £59,036 at 31st December 2020 of which £15,423 is held in restricted funds - £12,253 of this being held for building improvements.

ST THOMAS BAPTIST CHURCH
MANAGING TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDING 31 DECEMBER 2020

Reserves Policy

The reserves policy is to retain between 3 and 4 months regular expenditure which is approximately between £20,000 and £27,000. At the year end, the church's free reserves totalled £43,613 (net current assets less restricted funds).

The budget set for 2021 is very uncertain due to so much lack of clarity in the activities we will be able to undertake. The membership are aware of the concerns and challenges we face going forward.

Risk Review

The trustees examine the major risks that the charity faces each financial year. These are brought to the attention of the Church Membership at either the AGM, or at Special Church Meetings.

This report was approved by the trustees on and signed on their behalf by:

I Pearman
Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE DEACONS AND MEMBERS OF
ST THOMAS BAPTIST CHURCH**

I report on the accounts of the Church for the year ended 31 December 2020, which are set out on pages 9 to 19.

Responsibilities and Basis of Report

As the charity trustees (deacons) of the Church 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 Church'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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 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.

**M Melksham FCCA
Bush & Co Limited
Chartered Accountants
2 Barnfield Crescent
Exeter
EX1 1QT**

Date

**ST THOMAS BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
INCOME FROM:							
Donations	5a	96,670	10,071	106,741	105,958	37,990	143,948
Charitable activities	5b	829	709	1,538	2,236	13,136	15,372
Investment income	5c	110	33	113	126	16	142
TOTAL		97,609	10,783	108,392	108,320	51,142	159,462
EXPENDITURE ON:							
<i>Charitable activities</i>							
Employment costs	6a/8	67,666	1,289	68,955	68,897	-	68,897
Missionary & Charitable Giving	11	8,515	4,360	12,875	9,101	16,036	25,137
Youth Ministry costs		100	75	175	501	2,624	3,125
Outreach costs		-	-	-	-	1,496	1,496
Church Premises expenses	6b	11,062	-	11,062	11,348	-	11,348
Administrative expenses	6c	12,118	1,951	14,069	23,675	438	24,113
Church Weekend/Student weekend/Away day		-	560	560	-	10,773	10,773
TOTAL		99,461	8,235	107,696	113,522	31,367	144,889
NET INCOME/(EXPENDITURE)		(1,852)	2,548	696	(5,202)	19,775	14,573
TRANSFERS BETWEEN FUNDS	7	16,307	(16,307)	-	104	(104)	-
GAIN/(LOSS) ON INVESTMENT ASSETS		2	-	2	45	-	45
NET MOVEMENT IN FUNDS		14,457	(13,759)	698	(5,053)	19,671	14,618
TOTAL FUNDS BROUGHT FORWARD		1,757,015	29,182	1,786,197	1,762,068	9,511	1,771,579
TOTAL FUNDS CARRIED FORWARD		1,771,472	15,423	1,786,895	1,757,015	29,182	1,786,197

ST THOMAS BAPTIST CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Note	£	2020 £	£	2019 £
FIXED ASSETS					
Tangible Assets	2	1,727,522		1,731,331	
Investments		337		335	
		<hr/>		<hr/>	
TOTAL FIXED ASSETS			1,727,859		1,731,666
CURRENT ASSETS					
Debtors	3	3,738		5,929	
Cash at bank		57,379		54,285	
		<hr/>		<hr/>	
TOTAL CURRENT ASSETS		61,117		60,214	
Creditors: Amounts falling due within one year	4	(2,081)		(5,683)	
		<hr/>		<hr/>	
NET CURRENT ASSETS			59,036		54,531
			<hr/>		<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES			1,786,895		1,786,197
			<hr/> <hr/>		<hr/> <hr/>
FUNDS					
Restricted Income Funds			15,423		29,182
Unrestricted Funds	7	1,770,063		1,786,197	
Designated Funds	8	1,409		-	
		<hr/>	1,771,472	<hr/>	1,786,197
			<hr/>		<hr/>
			1,786,895		1,786,197
			<hr/>		<hr/>

The notes on pages 11 to 19 form an integral part of these accounts.

These accounts were approved by the trustees on..... and signed on their behalf by

.....
I Pearman – Treasurer

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historic cost convention except for the valuation of investment assets, which are shown at market value. The financial statements have also been prepared in accordance with applicable accounting standards, the Charities Act 2011 and the Statement of Recommended Practice: "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

St Thomas Baptist Church meets the definition of a public benefit entity under FRS 102.

The accounts include all transactions, assets and liabilities for which the Church is responsible in law. They do not include the accounts of Church groups that owe the main affiliation to another body or those that are informal gatherings of Church members.

Income

Donations

Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a receivable basis.

Investment Income

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Expenditure

Expenditure is included on an accruals basis.

Charitable Activities

Comprises those costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries.

Depreciation

No depreciation is provided on the freehold property. It is the Church's policy to regularly incur expenditure on the maintenance and improvement of the property. The Trustees consider that the life of these assets is so long and their residual value is so high that their depreciation is insignificant.

The Church building and 24 Croft Chase were revalued by a professional valuer in 2015 to reflect their current market value.

Depreciation is calculated to write off the cost of other Fixed Assets on a reducing balance basis over their effective useful lives as follows:

Equipment	15%
Computer Equipment	25%

Equipment is capitalised when the cost exceeds £400.

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES (continued)

Investments

Investments are valued at market value at 31 December.

All investments are held within the UK.

Fund Accounting

Funds held by the charity are:

Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Restricted funds are where the income has been raised for specific purposes, for individuals or for specific events.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

2. TANGIBLE ASSETS

	Freehold Property Church Building £	Freehold Property 24 Croft Chase £	Fixtures & Fittings/ Equipment £	Computer Equipment £	Total £
COST/VALUATION					
As at 1 Jan 2020	1,320,000	375,000	134,212	2,496	1,831,708
Additions in Year	-	-	2,002	-	2,002
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 Dec 2020	1,320,000	375,000	136,214	2,496	1,833,710
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION					
As at 1 Jan 2020	-	-	98,488	1,889	100,377
Charge for Year	-	-	5,659	152	5,811
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 Dec 2020	-	-	104,147	2,041	106,188
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE					
As at 31 Dec 2020	1,320,000	375,000	32,067	455	1,727,522
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 Dec 2019	1,320,000	375,000	35,724	607	1,731,331
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

3. DEBTORS

	2020	2019
	£	£
Gift aid and GASDS tax refunds	2,487	4,018
Offerings and Donations	112	774
Prepayments	1,139	1,137
	<hr/>	<hr/>
	3,738	5,929
	<hr/>	<hr/>

4. CREDITORS: Amounts falling due within one year:

	2020	2019
	£	£
Sundry Creditors	765	3,964
Accruals	1,316	1,719
	<hr/>	<hr/>
	2,081	5,683
	<hr/>	<hr/>

ST THOMAS BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
INCOME FROM						
5a Donations						
Offerings and donations	81,878	8,690	90,568	88,190	32,430	120,620
Gift aid tax refunds and GASDS	14,792	1,381	16,173	17,768	5,560	23,328
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	96,670	10,071	106,741	105,958	37,990	143,948
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
5b Charitable activities						
Coffee mornings/Soup & Sweet	250	-	250	1,301	-	1,301
Youth group Subscriptions & Other income	-	177	177	-	883	883
Junior Church	28	-	28	129	-	129
Church Weekend/Student Weekend/Away Day	-	532	532	-	10,663	10,663
Youth weekend	-	-	-	-	560	560
Toddlers	-	-	-	-	545	545
Sundry income	551	-	551	806	485	1,291
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	829	709	1,538	2,236	13,136	15,372
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
5c Investment Income						
Bank & Deposit Bond interest	90	3	93	106	16	122
Dividends	20	-	20	20	-	20
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	110	3	113	126	16	142
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
EXPENDITURE (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
EXPENDITURE ON						
<i>Charitable activities</i>						
6c Administrative expenses						
Equipment	82	553	635	254	-	254
Visiting speakers	250	-	250	569	327	896
Travel expenses	370	-	370	1,153	-	1,153
Post, Print & Stationery	799	14	813	753	-	753
Subscriptions	496	-	496	523	-	523
Catering & Cleaning costs	530	-	530	5,245	-	5,245
Training costs	-	1,375	1,375	4,656	-	4,656
Website costs	154	-	154	156	-	156
Sundry expenses	2,287	9	2,296	2,474	111	2,585
Independent examination fee	1,339	-	1,339	1,385	-	1,385
Depreciation	5,811	-	5,811	6,507	-	6,507
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	12,118	1,951	14,069	23,675	438	24,113
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

7. SUMMARY OF FUND MOVEMENTS/TRANSFERS BETWEEN FUNDS

RESTRICTED FUNDS

	Fund Balances B/Forward £	Income £	Expenditure £	Transfers £	Fund Balances C/Forward £
Mission Fund	3,186	5,019	(3,919)	(2,782)	1,504
Camp Fund	397	1	-	-	398
Church Plant Fund	1,623	2	-	(943)	682
Church/Student Weekend	-	532	(560)	28	-
Youth Fund	266	177	(75)	-	368
Building Project Fund	23,257	10	(14)	(11,000)	12,253
Fellowship Fund	453	-	-	(453)	-
Administration Fund	-	1,250	(1,289)	39	-
Training Support Fund	-	625	(1,375)	750	-
Local Outreach Fund	-	218	-	-	218
Car Wash Fund	-	449	(450)	1	-
Live Streaming Fund	-	2,500	(553)	(1,947)	-
	-----	-----	-----	-----	-----
Total Funds	29,182	10,783	(8,235)	(16,307)	15,423
	-----	-----	-----	-----	-----

The Mission Fund continues to support various mission projects both at home and abroad. The balance carried forward consists of monies collected towards support of the orphanage in Romania and regular donations for an individual to be given in the current year. Monies are also carried forward to be given in the current year from Christmas collections and funerals held at the close of 2020.

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps. Due to the Covid 19 pandemic, no camps took place in the current year.

The Church plant fund is monies given for a potential new congregation to be planted in the future. Some donors have decided to reallocate their gifts for local outreach and a transfer to the unrestricted funds of £943 was made during the year.

The Church and Student weekends consisted of contributions and donations towards the costs of these events. Due to Covid 19, these events did not take place in the year and monies were refunded. Expenditure exceeded the income and a transfer was therefore made from the unrestricted fund.

Monies received from the parents of those attending the youth groups run in the church is set aside in the Youth Fund, this is used to fund the various youth activities.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements. A small amount of income and expenditure went through the fund during the year. Some donors have decided to reallocate their gifts and a transfer to the unrestricted funds of £11,000 was made during the year.

The Fellowship Fund exists to help members of the congregation who are need. This fund is considered to be a designated fund and therefore the balance of £453 was transferred.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

7. SUMMARY OF FUND MOVEMENTS/TRANSFERS BETWEEN FUNDS (continued)

The administration fund was set up following a gift to support the salary of the administrator.

Monies were also given to help fund, the assistant minister's ongoing training. Expenditure exceeded the amounts given and a transfer of £750 was made from the unrestricted funds.

A fund to cover the costs of local outreach events such as the holiday bible club was established during the year. Some of this money was specifically given to fund these events and some monies have been designated by the trustees and also transferred from the church planting fund. Due to the Covid 19 pandemic, neither the holiday bible club nor any other events were possible during the year, so a balance of £218 has been carried forward to be spent during the current year.

Monies were raised by the church's young people (car washing) to fund an expensive piece of medical equipment not available from the NHS for an individual.

Donations were also given to help cover the cost of equipping the church to live stream services during the pandemic and in the future. Most of the costs were capitalised and a transfer of £1,947 was therefore made to the unrestricted funds.

ANALYSIS OF FUNDS

	Restricted Funds £	Unrestricted Funds £	Totals £
Fixed Assets	-	1,727,859	1,727,859
Current Assets	15,423	45,694	61,117
Current Liabilities	-	(2,081)	(2,081)
	_____	_____	_____
TOTAL ASSETS	15,423	1,771,472	1,786,895
	=====	=====	=====

8. DESIGNATED FUNDS

These total £1,409 at the end of the year. They consist of the Fellowship Fund - £363 to help support member of the congregation in future need; local outreach - £943 and monies from 5th Sunday offerings £103 to be given to various mission organisations.

9. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £68,955 for three employees. Gross salaries amounted to £60,958. Employers' NIC amounted to £1,921 after claiming the £3,000 employment allowance. In addition, pension contributions of £6,076 were paid.

There were no employees with remuneration above £60,000.

10. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

Suzanne Pearman was employed as administrator during the year and received a gross salary of £7,804. She is the wife of Ian Pearman, a trustee of the charity. The charity trust deed allows for such payments. No other trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

11. MISSIONARY AND CHARITABLE GIVING

Gifts, as listed below, were made to various organisations during the year.

	2020	2019
	£	£
Baptist Missionary Society	1,800	3,000
Baptist Union Home Mission	1,980	3,331
ICE Trust (Schools Mission)	2,040	2,040
Spurgeons	-	1,900
Mission Aviation Fellowship	215	610
Retired Baptist Ministers Housing Society	200	613
Rwanda Hope Mission	1,080	610
Trans World Radio Limited	215	610
Exeter University Evangelical Christian Union	250	500
Haven of Hope Youth Development Programme	2,750	2,650
Love into Action	215	490
London City Mission	215	1,100
Cancer Research UK	-	117
Christian Response to Eastern Europe	140	210
Exeter Leukaemia Fund	-	450
Exeter Sands Trust	-	470
Exwick Community Church	-	3,500
Exeter Foodbank	-	20
Movember	-	439
Rainbow Living	-	50
Miscellaneous Gifts (Individuals)	1,775	2,427
	<hr/>	<hr/>
	12,875	25,137
	<hr/>	<hr/>