

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

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
EXPENDITURE ON							
<i>Charitable activities</i>							
6a Employment costs							
Pastor		29,704	-	29,704	29,704	-	29,704
Assistant Minister		23,450	-	23,450	23,450	-	23,450
Administrator		6,515	1,289	7,804	7,804	-	7,804
National Insurance		1,921	-	1,921	1,968	-	1,968
Pension costs		6,076	-	6,076	5,971	-	5,971
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	9	67,666	1,289	68,955	68,897	-	68,897
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
6b Church Premises							
Heat and Light		2,662	-	2,662	3,617	-	3,617
Water rates		530	-	530	580	-	580
Insurance		1,862	-	1,862	1,734	-	1,734
Telephone		288	-	288	618	-	618
Repairs, maintenance and equipment		818	-	818	367	-	367
TV Licence		158	-	158	155	-	155
Manse expenses		4,744	-	4,744	4,277	-	4,277
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		11,062	-	11,062	11,348	-	11,348
		<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
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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
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	12,875	25,137
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