

**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**

<b>CHARITY NAME</b>	St Thomas Baptist Church
<b>CONSTITUTION</b>	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
<b>PASTOR</b>	Mr Stephen Cousley
<b>TRUSTEES</b>	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)
<b>ADDRESS</b>	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
<b>CHARITY NUMBER</b>	1160436
<b>BANKERS</b>	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
<b>INDEPENDENT EXAMINER</b>	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 31<sup>st</sup> 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').

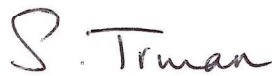
Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination 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.



Mrs S Truran 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 £
<b>RECEIPTS</b>							
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	-	-	-
<b>Total receipts</b>		<b>126,885</b>	<b>7,183</b>	<b>134,068</b>	<b>125,428</b>	<b>560</b>	<b>125,988</b>
<b>PAYMENTS</b>							
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/away day		6,364	200	6,564	4,976	-	4,976
Local outreach		8,293	1,186	9,479	12,840	-	12,840
<b>Subtotal payments</b>		<b>131,442</b>	<b>3,846</b>	<b>135,288</b>	<b>135,932</b>	<b>585</b>	<b>136,517</b>
Purchase of new equipment		732	-	732	-	-	-
<b>Total payments</b>		<b>132,174</b>	<b>3,846</b>	<b>136,020</b>	<b>135,932</b>	<b>585</b>	<b>136,517</b>



**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 £
Net receipts/(payments)		(5,289)	3,337	(1,952)	(10,504)	(25)	(10,529)
Transfers between funds	2	(1,197)	1,197	-	(25)	25	-
<b>TOTAL CASH FUNDS BROUGHT FORWARD</b>		<b>72,249</b>	<b>12,333</b>	<b>84,582</b>	<b>82,778</b>	<b>12,333</b>	<b>95,111</b>
<b>TOTAL CASH FUNDS CARRIED FORWARD</b>		<b>65,763</b>	<b>16,867</b>	<b>82,630</b>	<b>72,249</b>	<b>12,333</b>	<b>84,582</b>

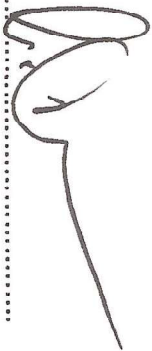
**ST THOMAS BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**YEAR ENDED 31 DECEMBER 2024**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
<b>CASH FUNDS</b>						
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
<b>OTHER MONETARY ASSETS</b>						
Gift Aid receivable	1,527	-	1,527	3,686	-	3,686
	1,527	-	1,527	3,686	-	3,686
<b>INVESTMENT ASSETS</b>						
Share valuation	276	-	276	276	-	276
	276	-	276	276	-	276
<b>ASSETS RETAINED FOR CHARITY'S USE</b>						
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
	825,812	-	825,812	2,257,963	-	2,257,963

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

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

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:*

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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
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**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.