MONMOUTH BAPTIST CHURCH

England & Wales · Charity number 1180772

Details

Status	Registered
Legal form	Other
Registered	2018-11-21
Register	View on the Charity Commission register

Contact

Address	3 Monk Street Monmouth NP25 3LR
Phone	01600716423
Email	friends@monmouthbaptistchurch.org.uk
Website	www.monmouthbaptistchurch.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The principal aim of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

Classification

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

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Geography

- Gloucestershire
- Herefordshire
- Monmouthshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£268,454	£175,421	-	-
2023-12-31	£180,961	£158,958	-	-
2022-12-31	£117,742	£136,649	-	-
2021-12-31	£177,137	£142,122	-	-
2020-12-31	£242,895	£139,122	-	-

Trustees

Name	Role	Appointed
Rev Jonathan David Greaves	Chair	1999-03-11
Clifford Vandervelden		2025-05-13
Donald Richard McLachlan		2026-05-12
Elizabeth Claire Simon		2026-05-12
Helen Hopkins		2024-05-14
James Roger Endicott		2026-05-12
Mr Alan Nicol Cochran		2025-05-13
Mr Clive Graham Wiggins		2025-05-13
Mr David Carfrae Adams		2025-05-13
Mr Michael Alfred North		2026-05-12
Ms Elizabeth Grace Alderson		2024-05-14
Rev Lambertus Bernardus Weenink		2024-11-12

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MONMOUTH BAPTIST CHURCH

England & Wales - Charity number 1180772

Accounts

MBC
MONMOUTH
BAPTIST CHURCH
Knowing Jesus Better
Making Jesus Known

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2024

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MONMOUTH BAPTIST CHURCH

Trustees' Annual Report 1 January to 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:
Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:
The Revd Jonathan Greaves (Pastor)
The Revd Bert Weenink (Associate Pastor)
Mr David Adams (Secretary) (appointed May 2022)
Mr Clive Wiggins (Treasurer) (appointed May 2022)
Ms Elizabeth Alderson (appointed May 2024)
Mr Alan Cochran (appointed May 2022)
Mrs Helen Hopkins (appointed May 2024)
Mr James Endicott (appointed May 2023)
Mr Richard McLachlan (appointed May 2023)
Mr Michael North (appointed May 2023)
Mr Cliff Vandervelden (appointed May 2022)

Property Trustees:
The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers:
Barclays Business Banking, Leicester LE87 2BB
United Trust Bank, 1 Ropemaker Street, London EC2Y 9AW
Monmouthshire Building Society, John Frost Square, Newport NP20 1PX

Independent Examiner:
Ms Joanna Roderick, W J James & Co., Brecon LD3 7DG

Annual Report for 1 January – 31 December 2024:
The trustees present their Annual Report and Financial Statements for the period 1 January – 31 December 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

'The Church' means members of the charitable unincorporated association known as MONMOUTH BAPTIST CHURCH. The Charity is governed by an Approved Governing Document, namely the Church Constitution, which was adopted on 12 August 2018 and slightly revised on 12 February 2019 and 14 September 2021. Members of the Church are accepted in accordance with the Constitution, which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

The Church Members' Meeting normally takes place five times a year and has responsibility for the overall policy of the Church. In accordance with the Constitution the members appoint Deacons, who together with the Pastors, Secretary and Treasurer (who are also appointed by the Members) make up the Trustees of the Church and are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

The Secretary, Treasurer and Deacons are appointed for an initial three-year period, and they are eligible for re-appointment after every three-year term. New Trustees are made fully aware of the requirements of the role, are referred to guidance provided by the Charity Commission and the Baptist Union on the role of Trustees, and are advised and supported in their role by the Pastors and Secretary. All Trustees have received Safeguarding training. A number of Trustees have served in this role for many years, and so have gained significant experience in carrying out the role.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

OBJECTIVES AND ACTIVITIES

The principal objective of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church's aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord: "Knowing Jesus Better, Making Jesus Known".

The Church's strategy is to achieve this aim through the provision of a variety of activities both to its membership and to the wider community.

To pursue our strategy and achieve our aim, we seek with God's help to be prayerful and Bible-believing, growing more like Jesus, and passionate to share the good news of the gospel.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30am and 6.30pm. There are also occasional services at other times which are advertised on the Church Notice Board, weekly news-sheet, social media, and the website at www.monmouthbaptistchurch.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The Church runs a series of Small Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. From time to time the Church runs courses for people interested in discovering more about Christianity, for example 'Christianity Explored' and '321'.

The Church runs various activities during the week, some aimed at particular age-groups and others open to everyone. For example, activities for children include 'Footprints Parents and Toddler Group' which meets in the Church premises on Wednesday mornings with the purpose of assisting the community and demonstrating the love of Jesus Christ; the 'Links Youth Group' which meets on a Sunday evening; and mentoring of young people.

Activities for older people include 'Songs of Praise', alongside pastoral care and social groups.

Other activities, to which all ages are invited, include 'Tuesday Coffee', 'The Art Fringe' and various social and sports activities.

The Church also supports a ministry in local schools, and supports the rural churches around Monmouth, particularly through partnership with Norton and the Rural Churches fellowship.

The Pastors lead some of these activities, but aside from this, all of the activities are led and supported by members and friends of the Church, working on a voluntary basis.

As a Church we recognise that safeguarding all children, young people and vulnerable adults at risk is everyone's responsibility, and we take this seriously. The Church operates systems to ensure that all people working with children, young people and vulnerable adults are appropriately trained and vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2024 was a positive year in the life of the Church in these and other areas.

During the year two people were baptised. One member died and one transferred to another church. At 31 December 2024 the membership stood at 57.

Our Annual Report demonstrates the enthusiasm and commitment of our Church volunteers to pursue our primary aim of 'knowing Jesus better and making Jesus known'. We are encouraged that we have continued to see the congregation grow in all age groups, and have wider contact with the community throughout the year. The average attendance at the Sunday morning service is around 100.

During the year we have run a number of "Passion for Life" meetings to help people engage with or explore the Christian faith, including special guests in March: Professor Stuart Burgess, ex-footballer Kristian Dimond, and comedian Steve Legg. We have supported people in their faith through men and women's study groups and other small group meetings. During the year

we contributed to the Baptist Union consultation on changing the ministerial rules and were glad to see the national outcome, though it did raise questions for us about the wider Union.

In the fellowship we have supported brothers and sisters in the last days of their lives on earth and prayed for and encouraged their families, including Ed Hall, Gill Macey, and Gisela M'Caw. Members of the fellowship were also glad to be a part of Weddings that took place away from Monmouth but with friends who were part of the fellowship including Caroline Swartz to Jacob, and Morgan Britton to Sarah.

We have been very glad to have had Morgan's ministry among us, and prayed for him, saying farewell as he and Sarah began married life together in North Wales. We were also sad to say farewell to the Swartz family who left Monmouth to establish a new church in Princetown, America. We prayed for both families and gave leaving gifts to commemorate their time here.

We have, however, been delighted at the end of the year to increase Bert Weenink's time serving with us, with him taking on a new role as Associate Pastor.

Our regular ministries are listed below, but are combined with a focus on the spiritual and emotional wellbeing for people in our community. Prayer and worship are especially proven to be of personal benefit. We have also helped people find faith in Jesus and express it in baptism, and this year saw Julia and Hayley go through the waters.

A highlight of the year once again was the free Holiday Club for primary age children which was run through Wednesdays in the summer this year on the theme of David. 40-50 children came to at least one session. Many volunteers from the church make this possible.

Our building has also supported the community indirectly by being available to outside groups, this year offering the Mayhem Youth Theatre a venue to rehearse while their usual location was refurbished. A funeral, and community groups, have also used our building.

We have also supported local churches with some outreach seminars at Garway, moderating for Ewyas Harold, Bible Studies at Pandy, and our regular partnership in mission with Norton.

We have also partnered with local churches for the Easter Experience and with regional churches for joint-youth events.

We look forward to continuing to serve the Lord and our community knowing Jesus better and making Him known in 2025.

Jonathan Greaves

CHURCH ACTIVITIES

The reports below provide more detail on some of the Church activities held during the year.

Activities for Children, Young People and Families

Brigade
Brigade started in 1967 and very sadly in 2024 we took the decision to close, having involved four generation and close to 800 girls. Our aim was to teach what it is to have Jesus in their lives, with the message in many forms, including singing, poetry, acting, prayers and using the Bible to encourage them to read about God, as well as activities such as sewing, knitting, crocheting and many crafts. Friendship has also been a very big part of belonging to Brigade, with girls from different schools and backgrounds to be one family.

We thank the Lord for all the years of guiding us in all that we have done; nothing would have been possible with him.

Michelle Fuller

Footprints
At the start of 2024 Footprints numbers were a bit smaller than usual, potentially due to the roadworks and closed roads in Monmouth, making travel difficult for many, including young families. However, numbers have increased again, and each Wednesday morning from 9:30-11:30 a group of around 10-15 families join us in the Centenary room for a Bible based craft, toys, homemade cake, quality coffee, and story and song time most often led by Jonathan. We've completed our series from Faith in Kids on God saved... and Jesus cares for... and in September we started a new series based on The Baby Book Story Bible. Parents and carers still speak very highly of our toddler and baby group, and we have a large group of around 20 regular families (plus new visitors every few weeks), who are friendly, sing along to our Christian songs, and with whom we occasionally have deeper Christian conversations. Our team has changed with Morgan's departure in September, and since the Autumn we have loved Mike North and Chris Dennison arriving early to help set up, followed by Ruth Bingle, Rachel Smith, Kate White, Jonathan and myself. In November, we hosted our first Dinner with Discussion in my home, where 8 mums came to chat and Jess Bond prompted a discussion about peace and anxiety. We hope to have more of these dinners and please join us in praying for more gospel opportunities in our discussions on Wednesday mornings.

Jo Walker

LINKS Youth Fellowship
Links Youth Fellowship, an ecumenical Christian outreach in Monmouth, continues to serve current members from Monmouth Baptist Church, St Mary's Church, and non-churchgoers. Our attendance has increased due to members inviting friends, and the group currently includes young people from local schools and colleges, spanning year groups 7-13 (ages 11-18).

As written in our constitution, Links exists:

- To provide a Biblical Christian ministry to the youth community of Monmouth and the surrounding area;
- To actively share the Christian message making the gospel of Jesus Christ known to young people;
- To provide Christian links amongst young people from amongst the Monmouth churches;
- To foster fellowship and friendship amongst young people of all backgrounds, whether having a Christian faith or not;
- To be a safe place where young people can explore and discuss questions of faith.

At the end of the year we moved to a new location, as use of Monmouth Priory became untenable due to proposed charges from St Mary's Church. Although the move was bittersweet as the Priory had been our venue for 25 years, the group quickly adapted to the more intimate setting, with a warm welcome extended by Monmouth Baptist Church and a hot chocolate machine being a hit! Communication continues via a WhatsApp group for members and parents.

The leadership team currently includes Olivia and Richard McLachlan, Amanda Endicott, Cat Barker, and Morgan Britton (who recently moved to North Wales). The group has explored themes like "Questions Jesus Asked" and the Speak Life 321 Course, generating thoughtful discussions. Additional talks and support have come from various contributors, including Chris and Jo Walker, Jonathan Greaves, Ian Roberts, Alan Cochran, and Jim Aston.

Activities have ranged from sports and crafts to outings like ice skating in Cardiff and hosting a contemporary carol service. Links Youth Fellowship has also engaged in outreach, including sharing gospel invitations at the skate park and offering mince pies at Christmas alongside the SOS team.

We are pleased to encourage a young person who is to be baptised soon, marking a significant milestone in his faith journey. The group appreciates continued prayers and support as these young people grow in their walk with Jesus.

Olivia and Richard McLachlan

Sunday Club

Sunday Club continues to be a wonderful group of children and leaders who meet each Sunday morning, and we're grateful for each child that comes and for each leader who is involved. We begin our session altogether with an Assembly (a couple of songs and prayer) and then split into Creche (back upstairs in the foyer, 1-2 children), Beginners (up to 12 children, normally around 8) and Juniors (up to 15 children, normally around 10). We continue to follow the Click material, bought from The Good Book Company and have been following the first three units again this calendar year. We have a fab team of leaders: Jeff Bowman, Chris Walker and new leader Jess Gunn following Katie Swartz's departure, for the Juniors; and Hayley Callicott, new leader Fiona Beber as Tamsin Empett stepped down, and myself in the Beginners. Mand Endicott teaches each group once a term. We have eleven people on our Third and Fourth Adult rota (Barbara, Charlotte, Eileen, Emma, Michelle, Rachael A, Rachel L, Ruth B, Ruth F, Sam C, Sophia), one adult for each group to help supervise, do toilet runs and clear away! As of the summer, all leaders now wear purple named lanyards to identify to the children and adults who is responsible and direct questions to. We pray these groups give the children firm foundations of faith and are taught and inspired to know Jesus personally.

Jo Walker

Work in Schools

We continue to maintain our contact and ministry to schools. We run regular school clubs for exploring the Bible, through Lego especially. Monday assemblies and the Open the Book team have been augmented following Morgan's departure. We serve all local primary schools and the Independent Schools. A new addition was the "It's Your Move" group at Osbaston for year 6 students preparing for secondary school, and we renewed support for ICE Wales local schools' worker, Stephanie Price.

Activities for adults

The Art Fringe

The Art Fringe continues to achieve its primary outreach aim, to attract people who want to be creative or partake in creative activities inside and outside of the church community. A key

aspect of our goal is to attract those in the 'fringes' of our Christian community into a space within the church which is a hub of social activity. Our other key aim is providing a therapeutic outlet to those who are looking for a time where they can meet likeminded creatives and relax, losing themselves in the art that we do or partaking in our fellowship and Christian culture. We have a number of people from the church who regularly attend. We have 6 people who are not Christian, but come every week and are positive advocates of our sessions to the rest of the community. They occasionally bring visitors or friends with them to experience The Art Fringe and we get very good feedback about what we do and the welcoming atmosphere of the club. In all we number on average 14 regular attendees.

The Art Fringe advertises and places the photographs of artwork produced on Facebook and Instagram. In addition, with consent, we post pictures of participants' engagement with each other and the 'in the process of creating' which all goes to promote the club. See https://www.theartfringe.com/about and https://www.instagram.com/theartfringe/?hl=en . The club is non-profit making and we are continuing to run effectively on the weekly £3.00 subs donation by attendees.

We are now working on our next art project for International Women's Day (IWD) 2025 which has a two-fold approach to tackling this year's theme, #Accelerated Action. https://www.theartfringe.com/ Firstly, through art we are seeking to amplify and celebrate the voices of women: female, daughter, mother, sister, aunt, friend, disciple, follower, leader. Through the Eyes of Women (our exhibition title) we ask, what does faith mean to you as a woman in a modern world? As part of that 'brief' we posed a series of questions: What is faith? What questions do you have about faith? Does faith mean anything to you or nothing? Do you have a faith or belief system? Does it inspire you, move you, anger you, threaten you, give you hope, give you none, give you everything? Are there Biblical characters that help or hinder faith from your perspective? Do you feel you are discriminated against because of your faith or lack of it? How could your answers to these prompts translate creatively? What is your vision for expressing your responses?

By holding this event we have two goals. We intend to honour the creativity, ingenuity and strength of women in the Arts and give them a stage in which to showcase their experiences, viewpoints and abilities through IWD 2025. Secondly, we aim to facilitate a dialogue between Christians and non-Christians and give our church the opportunity to respond to any misconceptions, direct challenges and indeed possible discrimination aimed at our faith. This outreach exhibition will also be hosting a week of female led events through a series of talks and workshops (which is still being planned).

The Rotary Club Monmouth has once again agreed to sponsor the Young Emerging Artist Prize of £100 through their 'Empowering Girls Initiative' aimed at 11- to 22-year-olds. We are hoping to draw from artists within our community and further afield.

Berna Pullen

'Tuesday Coffee'

Well, another year has passed and Tuesday Coffee Group have continued meeting every Tuesday of the year (unofficially for the two weeks over the Christmas/New Year period).

We are now at a new venue, following the sudden closure of 'The Malt House'. This saddened us all as we had been very happy there. But we wish Steve and Liz all the best. Our new location is 'Cafe Nero', Monnow Street, Monmouth, and as usual runs from 10.30 to 11.30 a.m. The staff have made us very welcome and are happy for 'Food for Thought' to take place. We thoroughly enjoy their drinks and tasty treats!

Our numbers, on average, are 14 to 17, and we were pleased to welcome some new faces this year, including Adrian and Sue, Pete and Terri, Elaine, Jane and Christine and Jean.

Some sad news is that two dear brothers, Ed H and Vic H, went to be with the Lord in February and November respectively. A loss for us but a blessing for them as they are now truly at home. Some ill health has touched many, but particular prayers go to Mike M and Jean.

We thank Bert, Mike E, Ken and until recently, Mike M, for their spiritual contributions, a blessing and encouragement to us all. We pray for God's continued blessing on our group as we aim to share, care and support each other.

Fiona Beber

Internet Outreach
The church needs to develop its online presence and use of social media. Jonathan has stepped back from the email-responding work with the Billy Graham Evangelism Association due to time constraints.

Ladies' Bible Study
The year started with two Ladies' Bible Study groups, on Tuesday mornings at Jo's house and Friday mornings at Katie's, studying Isaiah, which was deep and exciting as well as hard and long, and we were grateful for Tim Chester's commentary to help us! We spent seven weeks before the summer holiday looking at Jonah. In September, the Friday group moved to the back room at church, led by Cat, and a new Thursday evening group started, led by Mand for those ladies who cannot make a daytime group. All groups have been studying Acts using a mixture of The Good Book Company guide and Tim Keller's study notes.

There are about 25 ladies who regularly attend one of these three groups and are grateful for support, honesty, generosity, love, challenge and laughter. All groups would love more ladies to attend if you would like to join.

A group of 15 ladies travelled to Lee Abbey at the end of September for a wonderful weekend of encouragement, conversation, teaching, walks, games, prayer and joy.

Jo Walker, Cat Barker and Amanda Endicott

Men's Bible Breakfast
Men's Breakfast continues to grow, often attracting 15 or more in person and online every week at 7.30 am in the Centenary Room.

We have studied Matthew 8-11 (Building on the Firm Foundation of Jesus' teaching in the Sermon on the Mount), and also Acts 5-14 as the church's mission expanded. In the Autumn we looked into Ecclesiastes and his view of life and death "under the sun", and under God.

Morgan has moved to North Wales, and his committed help with setting up and making coffee has been missed, but Richard Coltart and his team do a first class breakfast - and we would warmly welcome newcomers to join us.

David Adams

Music Report
There has been a gradual shift of emphasis since the pandemic confinement, which forced us to find more imaginative ways of worshipping together. Services are now available to watch online for those unable to come to church in person, and videos of the hymns and choruses, both self-made and downloaded from the internet, replace the traditional piano or organ accompaniment to a certain extent. Over time there has been a steady shift in the congregation towards younger families with a more modern taste in music, which has led to the formation of contemporary

bands playing guitars, drums and other instruments, plus singers, who are particularly helpful when introducing hitherto unknown songs. There are now enough musicians to make up 2 complete worship bands which aim to lead the music approximately once a month, one led by Chris Walker and the other by the McLachlan family, although there is often an interchange between the two groups, depending on who is available. They introduce us to new choruses as well as new arrangements of familiar traditional hymns.

The traditional band comprising string, wind and brass instruments as well as piano tends to be called upon for special occasions such as Christmas and Easter, when students home for the holidays are able to join in.

Ruth Owen

Songs of Praise
This has remained steady with approximately 12 people attending, mostly from outside of the Church, and the support of Julia Phillips in providing refreshments each month. The group has grown slowly, and is of great benefit for friendship and reflection on the background and message of some of the most well-known hymns.

Sports and Social Events
We have introduced Pickleball to the fellowship, which is an all-age (U3A-approved) racket sport, which we are playing indoors. All are welcome to join us. Pickleball's unique selling point is that it can be learned in minutes without extensive coaching. If you'd like to know more then please reach out to Sean Lawson.

We have enjoyed other sporting and social events throughout the year, including Tennis, Badminton and Rounders.

Men's football, as an outreach, grows from strength to strength, and we now have a membership of 43 players (over 50% do not attend Monmouth Baptist Church), meeting weekly on a Friday at Monmouth Leisure Centre (it was fortnightly!). We are always looking for new players, so if you are interested in joining us, then please reach out to Jim Barker or James Endicott.

This year 12 of the men went to The Gathering festival, run by CVM (Christian Vision for Men). There was some fantastic worship, led by Graham Kendrick and his band, and it was lovely for a group of men to spend time together and worship, among 2000 men. The men retained the Walking Football trophy. We are excited to report that three of our group came forward and renewed their commitments to Jesus. We will be there again next year (20th-22nd June 2025). More information available at: The Gathering (thegatheringformen.com). Please speak to Richard Coltart or James Endicott if you would look more information on the event. We expect next year's event to be especially poignant, as we will remember Steve Legg, friend of MBC, who passed away in September 2024.

James Endicott

Monmouth and District Foodbank
The Monmouth and District Foodbank has appointed a new manager this year, as Clare was moving away. Martin Howlett is overseeing the management. The Foodbank has seen an increase in use and a decline in donations during the year. Funds mean food can be purchased, but a fresh focus on inviting suitable donation will be taking place in 2025. We continue to give the income for the space rental to Christians Against Poverty.

Mission

BMS World Mission

This year has seen a few changes and improvements within BMS. A new mission statement with the headings: Heart-Hope-and Help. Also an improved 'Engage' magazine, full of interesting updates and photos, helping us to get to know individuals and families involved in mission work throughout the world.

In September 2024 MBC continued its association with the people of Nepal by welcoming two new BMS church partners: Dil Karki and Krishna Bohora are both involved in, and are passionate about, education and making Jesus known in the country in which they live. We ask for God's blessing upon them ,their work and their families in the year ahead.

It was good to hear from Joy Ransom, our previous church partner in Nepal. She sent Christmas greetings to MBC saying she is enjoying her retirement, but her thoughts are never far from Nepal and her work.

Mike North (BMS Secretary)

BMS World Mission Birthday Scheme

We were very thankful for our faithful members who give willingly and cheerfully every year to support the work of BMS World Mission by giving a donation at the time of their birthdays. BMS regularly inform us of their gratitude, and also that of the people who receive the support. They are thankful for our prayers and our financial gifts, and they keep us informed of any projects or individuals that benefit from our gifts.

It has been a quiet year and we ask God to continue to bless this small but important work as we think about those throughout the world who receive not only practical help but who find out about the love of Jesus.

Mike North (BMS Birthday Card Scheme Coordinator)

Operation Christmas Child

We were once again a drop off point for the Monmouth area and received 136 boxes in total. These were taken to the All Nations Centre in Cardiff for processing before sending on to Central Asia. A total of 20,357 boxes were processed from Cardiff - 20,357 children received a wonderful gift of God's love! Thanks to everyone who helped make this happen.

Liz Simon

Rural Mission

The Church has a generous and sacrificial heart for the Rural communities, releasing Jonathan to support Norton and currently Moderate at Ewyas Harold, as well as supporting ministries in various other Rural churches. The presence of Christian communities and the possibility of offering opportunity for Christian witness is still important.

Serving Our Streets

During 2024 SOS went through a few changes. Morgan, who had been a helper, left and was greatly missed. I joined during the early summer after a lot of soul searching and prayer.
Fay and Bill Sims, who have faithfully lead SOS for over 30 years wanted to step back and asked if I would take over the leadership of this very worthwhile outreach work.
After some thought and again prayer I agreed to lead for a period of two years, until we can find someone younger. Most of us are in our mid-seventies to eighties except for one or two people on the team. We really do need younger volunteers to help go on a rota. We go out on a Saturday afternoon every week, serving hot drinks and squash and biscuits at playgrounds around Monmouth, and we are usually greeted with great enthusiasm. Also, we tell the children

/adults about Jesus if they are willing to listen, and give out small wooden crosses with a verse on the back and suitable tracts. These are accepted gracefully and have started some great conversations.

Cathy North

Tearfund

We continue to support Tearfund, which is working in more than 50 countries to break the cycle of poverty by partnering with, and training, local churches to bring transformation to their communities. Across Kenya, for example, the changing climate has been crippling farming communities. A relentless cycle of drought and flooding has pushed people even deeper into poverty. We learn of Hellen, a widowed mother and grandmother who had difficulty feeding her children after losing almost all of her goat herd and her livelihood. She resorted to burning charcoal to sell, so she could feed the children. To help her community survive, Tearfund's church partner responded quickly with emergency support. The provision of three goats helped Hellen to get back on her feet.

Early in the year MBC sent to Tearfund around £900 that had been raised in the previous year's Christmas appeal. The quiz night in November was very successful, with Jonathan acting as quizmaster and the evening raised £125 and a possible related gift of £50. The 2024 Christmas appeal has raised £1,155, which will be sent off early in 2025.
For every pound donated:

- 13p is allocated to 'Transforming Communities', where local churches strive to release whole communities from extreme poverty;
- 35p to 'Crisis and Resilience', where the emphasis is on making sure communities are prepared and ready for emergencies;
- 16p to 'Environmental and Economic Sustainability', where communities are helped to care for creation and get sustainable jobs;
- 11p to 'Reconciled Peace-filled Societies', promoting peace and reconciliation to enable communities to thrive;
- 12p to Support costs;
- and 13p to fundraising.

Copies of Tear Times can generally be found in the foyer, and will fill you in on the countries where Tearfund works and stories of people they help.

Elaine Adams

Pastoral Care

In one of the churches where I worked as a pastor, they had a Baptist Women Fellowship, BWG in short. In my early days as a youngish pastor, I knew that I had to tread carefully in relating to these dear ladies. Every month 2 different ladies went out to visit the sick and the lonely and every month they presented a visitation report in very simple words: "Last month our ladies did 16 visits and presented 12 bunches of flowers". If the number was low, there was a brief explanation why that was so, but if the number was high, everyone looked impressed and pleased with what had been accomplished.

At the beginning I was a bit cynical about these reports, but I learned quickly that behind every visit and every bunch of flowers there was a lot of willingness, dedication, faithfulness and love! Those on the receiving end of these visits were mostly very grateful and appreciative for having been visited. To them it was proof that the church cared about every individual.

In Monmouth Baptist Church making contact with those who need that is done even more behind the scenes. You will not get a report with numbers or any other details, but I know of the faithfulness of our visitation team, Mo Vandervelden, Julia Phillips and Fiona Beber. Their involvement is a great help to me. They provide regular contact with those who cannot come to church and will inform me if they feel that an extra visit from me might be helpful. Pastor Jonathan is a great source of information and will inform the visitation team and/or myself that this person and that person could do with a visit.

But it is not just the official visitors and the pastoral worker who are responsible for providing care to those who need that. In a Christ centred church everyone should share in that responsibility. I know that there are those who are not part of a team, and yet they regularly reach out to those who need that. Such spontaneous service is a great encouragement and fulfils some of the 'one another' verses in Scripture. There are many, but here is just one: "Finally, all of you, be like-minded, be sympathetic, love one another, be compassionate and humble." A verse like that goes well beyond a visit from time to time, but taking time to reach out to one another can easily include sending a card, making a phone call or knocking on someone's door! A special thank you to all who have been involved in doing this in 2024.

As we are entering 2025, let us be mindful that pastoral care is something that we need to do together. If you are aware that someone could do with a visit, let Mo and her team know and inform me as well. Or if the Lord lays someone on your heart, it could just be that He is telling you to go and encourage that brother or sister in Christ. May the Lord richly bless us as we serve Him together.

Bert Weenink

Safeguarding

As a church we recognise that safeguarding all children, young people and vulnerable adults at risk is everyone's responsibility, and we take this seriously.

We currently have over 50 individuals in church who hold a DBS certificate – thanks to our Deputy Designated Person for Safeguarding (DDPS) for her work in organising these and keeping things up to date with Due Diligence Checking.

We have also heightened visibility of our volunteers in Sunday Club by creating lanyards that clearly show who is on the Sunday Club team and what their role is. There is now a register as well to keep a record of children and volunteers in attendance, as well as an information sheet for new visitors about what they can expect from Sunday Club and the key contact for safeguarding. Thanks to the DDPS for her work on this.

Safeguarding is a key agenda item at all of our Church Meetings. The DPS updated our safeguarding policy in May this year and has shared this with all workers and the wider church. Any volunteers are expected to complete safeguarding training. The DPS also arranged for South Wales Baptist Association to host safeguarding training, both to train those in our church who have not undertaken any training yet and those who have previously done Level 1, 2 and 3 but need a refresh. The majority of our volunteers and all of our deacons and trustees completed this training.

I would like to take this opportunity to thank all those who help to ensure that children, young people and vulnerable adults at risk are as safe as possible in our church. Over the next year we want to continue to infuse a narrative of care, support and safeguarding into church life and encourage the church community to think about how safeguarding becomes embedded into the everyday culture and language of the church.

Emma Lawson – Designated Person for Safeguarding (DPS)

CHURCH GROUPS AND MINISTRIES DECEMBER 2024

Pastor	Rev Jonathan Greaves
Associate Pastor	Rev Bert Weenink

Art Fringe	Berna Pullen
Audio-Visual Co-ordinators	Jeff Bowman, Simon Beber
Bible Reading Notes	Fiona Beber
BMS World Mission	Mike North
BMS World Mission Birthday Scheme	Mike North
Catering Coordinator	Richard Coltart
Christianity Explained	Jonathan Greaves
Church Administration	Roger and Rebecca Clewett
Churches Together in Monmouth	Jonathan Greaves, Ruth Bingle
Cleaning	'Emma's Cleans' (outside company)
Coffee Coordinator	Richard Coltart
Communications and Publicity	Jonathan Greaves and Ruth Bingle
E-News	Rebecca Clewett
Eco-Committee	Hywel Pullen
Evangelical Alliance	Alan Cochran
Finance Administrator	Roger Clewett
Fire, Health and Safety	Dave Mullins
First Aid boxes	Alan Cochran
Flowers	Dave and Beth Frederick
Food Bank	Mary Harris
Footprints	Jo Walker
Internet Editor	Ruth Bingle
Internet Evangelism (Billy Graham)	Jonathan Greaves (terminating 2024)

Kitchen Management	Richard Coltart
Ladies Bible Study	Jo Walker, Cat Barker, Amanda Endicott, Helen Hopkins
Links Youth Fellowship	Amanda Endicott, Olivia McLachlan
Men's Ministry	David Adams
Minutes Secretary	Elizabeth Alderson
Music Coordinator	Ruth Owen, Chris Walker
Operation Christmas Child	Liz Simon
Overseas Mission Prayer Communications	Helen Hopkins
Pastoral Coordinator	Maureen Vandervelden
Posters	Simon Beber
Prayer Triplets	Helen Hopkins
Pulpit Secretary	Elaine Adams
Rotas	Richard Coltart, Elizabeth Alderson, Jo Walker
Safeguarding	Emma Lawson, Jo Walker
Schools' Ministry	Jonathan Greaves
'Serving our Streets' Coordinator	Cathy North
Songs of Praise	Jonathan Greaves, David Adams
Sports and Social Activities	James Endicott, Chris Walker, Jim Barker
Sunday Club	Jo Walker
Tearfund	Elaine Adams
Tuesday Coffee	Fiona Beber
Whatsapp Administrators	Jonathan Greaves, Emma Lawson

FINANCIAL REVIEW OF 2024

To continue to comply with Charity Commission's financial reporting requirements the accounts for 2024 are presented in a different format from those of previous years due to the receipt of an unusually large donation from outside the congregation during 2024. The format and content of these accounts are those requested by the Baptist Union of Great Britain for churches with receipts exceeding £250,000 in a year. To provide like for like comparators for 2024 the figures for 2023 had to be re-calculated on the same basis as 2024's, so the figures shown for 2023 are not generally what appeared in 2023's accounts.

The Church does not seek funds to carry out its activities from outside its own membership, congregation and users of its buildings. Exceptionally, in 2024 a large gift was received from someone with a family connection to the Church.

The Church expresses its part in the life of the wider Christian church by making grants to national and international Christian organisations, societies and individuals with Christian aims and objectives compatible with the Church's own charitable purposes. The Church is heavily dependent on its congregation working as volunteers in all aspects of our activities, many of which run with little or no impact on the Church's expenditure but, nevertheless, contribute substantially to the achievement of the Church's objectives and to the public benefit.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. Income in 2024 was also largely in line with the budget except for gifts of £10,000 from within the congregation and £120,000 from someone outside of it. Expenditure in 2024 was also largely in line with the budget for the year, the main exceptions being spending much less than budgeted on the repairs noted in the 2023 quinquennial review of the buildings, but much more than budgeted was spent on other building related issues.

In 2024 92% of the Church's income came from gifts and legacies (2023: 90%). Gifts by standing order fell by 1% during 2024. However, because of the large gifts mentioned above one-off giving more than doubled in 2024.

Net income, these are the words used to describe the amount by which income exceeded expenditure and depreciation, for 2024 was £93,033. In 2023 it was £14,842 calculated in the same way.

During 2024 the Church's liability to finance the Baptist Union's defined benefit pension scheme ended following its assets and liabilities being taken on by an insurance company.

Repairs to the Church building and manse estimated as costing about £220,000 over the years to 2028 remain outstanding.

The trustees retained their existing reserves policy of maintaining a working balance in each of the Church's funds of at least three months budgeted expenditure for the year. In total at the end of 2024 across all its funds the Church had reserves of £51,340 against a target of £39,480.

During 2024 up to date management accounts which compare outcomes against the budget and a brief report on the Church finances were circulated and discussed at each of the trustees' meetings, these take place each month except in December. An abbreviated financial report was given to members at each of their five meetings during the year.

Money held for specific purposes

Money in the Special Gift Fund, the Schools Work and Training Fund and the Assistance Fund is held for each of their purposes. There is money in the General Fund that the Church expects to use towards the repairs to the manse and Church building, as set out in the 2023 quinquennial review of the Church's buildings.

Investment policy

The Church holds money in a way that it will be available to meet anticipated expenditure when payment becomes due. In addition to routine expenditure, the Church is ready to support an additional minister and to pay for building repairs, this is achieved by investing in three month and one-year bonds with a bank. Reserves, money that might be needed at short notice, is held in a building society account and a non-interest bearing current account.

Details of any funds materially in deficit

There are no funds in deficit.

Exemptions from disclosure

There are no exemptions from disclosure.

Funds held as a custodian

The church held £885 on behalf of the Welsh Borders Learning Community. This is held in a Restricted fund.

Clive Wiggins
21 April 2025

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2024

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 19 to 27.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants, which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
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 as part of an independent examination.

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

JMRoderick

Joanna Roderick ACA
WJ James & Co
Bishop House
10 Wheat Street
Brecon
Powys LD3 7DG

Date: 27/06/2025

MONMOUTH BAPTIST CHURCH Registered Charity number 1180772

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Income from					
Gifts and Legacies	2	£246,670	£477	£247,147	£163,474
Investment Income	3	£9,699	£184	£9,883	£5,650
Charitable Activities	4	£703	£0	£703	£1,312
Trading Activities	5	£10,721	£0	£10,721	£12,171
Total Income		£267,793	£661	£268,454	£182,607
Expenditure					
Charitable Activities	6 to 9	£174,257	£1,164	£175,421	£167,765
Total Expenditure		£174,257	£1,164	£175,421	£167,765
Net Income/ (Expenditure) for the year		£93,536	(£503)	£93,033	£14,842
Transfer between funds	10	£0	£0	£0	£0
Net Movement in Funds		£93,536	(£503)	£93,033	£14,842
Reconciliation of Funds					
Total Funds Brought Forward		£481,805	£4,781	£486,586	£471,744
Total Funds carried forward		£575,341	£4,278	£579,619	£486,586

BALANCE SHEETS

	Notes	31 December 2024		31 December 2023 as restated	
Fixed Assets					
Tangible Fixed Assets	12		£276,862		£285,819
Current Assets					
Debtors	13	£13,690		£12,026	
Bank & Building Society	14	£297,791		£192,930	
		£311,481		£204,956	
Current Liabilities					
Creditors: amounts falling due within one year	15	(£8,724)		(£4,177)	
Net Current Assets			£302,757		£200,779
Total Assets less current liabilities			£579,619		£486,598
Net Assets excluding pension liability			£579,619		£486,598
Defined benefit pension scheme liability			£0		(£12)
Total net assets	16		£579,619		£486,586
Charity Funds					
Unrestricted	17	£575,341		£481,805	
Restricted	18	£4,278		£4,781	
Total Charity Funds			£579,619		£486,586

The notes on pages 21 to 27 form an integral part of these financial statements.

These accounts were approved by the trustees on 27/06/25 and signed on their behalf by:

Signatures		
Full names	Jonathan David Greaves	Clive Graham Wiggins
Position	Pastor	Treasurer

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 December 2024

1. Accounting policies

a. Basis of preparation
These accounts have been prepared in accordance with the Accounting Regulations set out under The Charities Act 2011, and with the Charities Statement of Recommended Practice FRS102 2019 ("Charities SORP FRS102").

These accounts have been produced on a going concern basis as agreed by the trustees.

b. Gifts
Gifts to the church are recognised when they are received. The income tax recoverable on Gift Aided donations is recognised at the same time as the gift is recognised.

c. Legacies
Legacies are accounted for when they are received.

d. Investment income
The investment income is only interest, it is included in the accounts as it is accrued.

e. Grants received
These grants are recognised when they are received. The grants received in 2023 were £1,900 to support an art exhibition of images of women in the Bible and £250 for a child and carer group.

f. Grants payable
The church makes grants to other organisations whose charitable objectives complement its work. Grants are accounted for when they are paid over.

g. Allocation of expenditure between activities
Expenditure categories were each designated as Ministry, Mission, Establishment or Support Costs with the exception of those related to the pay of employees. Those pay related expenditures were split between Ministry, Mission, Establishment based on approximate time expended on each.

h. Support costs
Support costs are considered to be wholly attributable to the Establishment activity.

i. Fixed assets
The church premises manse and Wyesham Hall are all stated at cost.

The church is the beneficial owner (subject to relevant trusts) of these assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd. These assets are shown at their net book value on the relevant date.

Depreciation has been charged on the original cost of the church building, major assets in it, and on the manse. Subsequent major building improvement expenditure is included at cost less accumulated depreciation.

Assets are capitalised where the cost of the asset is £10,000 or more.

Depreciation is calculated to write off the cost down to zero on a straight-line basis over the expected useful life of the asset at the following rates:

Brick and stone buildings and the organ:	1%	over 100 years
Wooden buildings	2%	over 50 years
Lift, furniture and internal decoration:	5%	over 20 years
Computers and audio-visual equipment:	10%	over 10 years

j. Debtors

The amount shown as owed to the church is the full amount owed plus the proportion of goods and services that had been pre-paid for at the year end.

k. Creditors

The amount shown as owed by the church is the full amounts the church owes plus the proportion of amounts paid for goods and services but not yet provided at the year end.

l. Financial instruments

Financial instruments are the bank and building society deposits shown on the balance sheet and fixed term bonds which are with a different bank. Other financial liabilities are trade creditors and accruals resulting from ordinary activities. All financial instruments are payable or receivable within one year and therefore measured at the undiscounted amount of cash or consideration expected to be paid or received. There are no expenses related to these financial assets and liabilities.

m. Pensions

Share of the Baptist Pension Scheme Deficit

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of this and other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure the DB members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022 until they ended with the payment in October 2024.

Pension contributions were recognised as an expense, in 2024 they were £5,786 (2023: £5,716).

n. Funds

The Fixed Asset Fund consists of the fixed assets of the church. Unrestricted funds consist of the General Fund which represents funds that are not subject to any restrictions regarding their use and are available for the general purposes of the church and the Fixed Assets Fund. Designated funds are funds that have been designated by the trustees for particular purposes. For these funds the trustees reflect the non-binding wishes of donors in deciding the specific purposes.

Restricted funds are funds that can only be used in a way that reflects the binding wishes of the donor.

2. Gifts, grants received and legacies

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Regular gifts to the Church by standing order	£69,048	£0	£69,048	£69,974
Other gifts to the Church excluding legacies	£154,850	£420	£155,270	£73,933
Tax refunds	£18,772	£57	£18,829	£17,417
Grants received	£0	£0	£0	£2,150
Legacies	£4,000	£0	£4,000	£0
Total (as in the SoFA)	£246,670	£477	£247,147	£163,474

3. Investment Income

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Bank Interest	£0	£0	£0	£1,995
Building Society interest	£1,313	£184	£1,497	£937
Interest on short-term bonds	£8,386	£0	£8,386	£2,718
Total (as in SoFA)	£9,699	£184	£9,883	£5,650

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Child and carer group and Moderation at Ewyas Harold	£703	£0	£703	£1,312

5. Income from Trading

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Income from letting the church's premises	£10,721	£0	£10,721	£12,171

6. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Ministry	£34,245	£1,164	£35,409	£36,268
Mission	£78,433	£0	£78,433	£70,954
Establishment	£61,579	£0	£61,579	£60,543
	£174,257	£1,164	£175,421	£167,765

The church does not incur fundraising costs.

7. Support costs

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Cleaning	£1,804	£0	£1,804	£2,137
Subscriptions and licences	£1,863	£0	£1,863	£1,448
Photocopying	£622	£0	£622	£532
Website	£193	£0	£193	£175
Telephone and postage	£572	£0	£572	£718
Bank charges	£203	£0	£203	£193
Independent examination of accounts	£264	£0	£264	£252
Non-employee Training	£646	£0	£646	£20
Environmental Health and Safety	£0	£0	£0	£658
DBS for an employee	£38	£0	£38	£0
	£6,205	£0	£6,205	£6,133

8. Total Expenditure

	Activities undertaken directly	Grant funding of activities	Support costs	Total for 2024	Total for 2023 as restated
Ministry	£35,409	£0	£0	£35,409	£36,268
Mission	£55,009	£23,424	£0	£78,433	£70,954
Establishment	£55,374	£0	£6,205	£61,579	£60,543
	£145,792	£23,424	£6,205	£175,421	£167,765

9. Grant Funding

	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Baptist Home Mission	£6,000	£0	£6,000	£5,300
BMS World Mission	£7,313	£0	£7,313	£6,942
Ministry in Brittany	£2,600	£0	£2,600	£2,600
Christians Against Poverty	£1,700	£0	£1,700	£1,700
People International	£1,000	£0	£1,000	£500
Ministry in Moldova	£1,125	£0	£1,125	£1,000
Grain of Wheat	£1,123	£0	£1,123	£0
European Missionary Fellowship	£500	£0	£500	£0
Princeton Anglican Church, New Jersey, USA	£1,000	£0	£1,000	£0
Tearfund	£963	£0	£963	£0
Grants of less than £150 each	£100	£0	£100	£425
Total	£23,424	£0	£23,424	£18,467

10. Transfers between funds

None in 2024. In 2023 £1,308 from the General Fund (Unrestricted) to the Assistance Fund (Restricted).

11. Staff costs

	Total for 2024	Total for 2023 as restated
Salaries	£63,285	£65,441
Social Security costs	£672	£319
Pension costs	£5,786	£5,716
Manse energy costs that are not considered as expenses	£2,987	£2,116
	£72,730	£73,592

The average number of employees during the year was 2.8, their hours made them the equivalent of 2.0 full-time employees (2023: 3.0 and 2.2 respectively).

No employee received emoluments in excess of £60,000 during the year.

Two of the trustees, Jonathan Greaves and Bert Weenink, were employees of the church during 2024. Rev Greaves' remuneration was a salary of £39,009 and pension contributions of £4,885. (2023: £36,146 and £4,616 respectively). Rev Weenink's remuneration after he became a trustee in November 2024 was £1,249, no pension contributions were made.

No other trustees received any remuneration or expenses.

12. Tangible Fixed Assets

	Church premises	Manse	Wyesham Hall	Furniture and fittings	Computers and equipment	Total
Valuation						
At 1 January 2024	£372,600	£5,770	£535	£15,000	£65,325	£459,230
Additions	£0	£0	£0	£0	£0	£0
At 31 December 2024	£372,600	£5,770	£535	£15,000	£65,325	£459,230
Depreciation						
At 1 January 2024	£128,695	£3,923	£500	£12,000	£28,293	£173,411
Depreciation during 2024	£2,900	£54	£0	£750	£5,253	£8,957
At 31 December 2024	£131,595	£3,977	£500	£12,750	£33,546	£182,368
Net Book Value						
At 1 January 2024	£243,905	£1,847	£35	£3,000	£37,032	£285,819
At 31 December 2024	£241,005	£1,793	£35	£2,250	£31,779	£276,862

13. Debtors

	Total for 2024	Total for 2023 as restated
HMRC Gift Aid income tax refund due	£3,879	£3,639
Accrued interest	£4,458	£2,909
Insurance premiums paid in advance	£3,591	£3,504
Other items each of less than £1,000	£1,762	£1,974
Total	£13,690	£12,026

14. Balances with banks and a building society

	Total for 2024	Total for 2023 as restated
Bank current account	£4,155	£8,430
Building society account	£48,000	£55,000
Fixed Term Bonds with a bank	£245,636	£129,500
	£297,791	£192,930

15. Creditors: Amounts Falling Due Within One Year

	Total for 2024	Total for 2023 as restated
Income tax and Employee's National Insurance contributions due to HMRC in the following January	£4,599	£2,739
Utility bills	£2,059	£500
Other accruals for future payments each of less than £1,000	£2,066	£938
	£8,724	£4,177

16. Analysis of Net Assets

	Fixed assets	Current assets	Current liabilities	Total at 31.12.2024
Unrestricted funds	£276,862	£307,203	(£8,724)	£575,341
Restricted funds	£0	£4,278	£0	£4,278
Total, all funds	£276,862	£311,481	(£8,724)	£579,619

17. Unrestricted Funds

	Fund at 1.1.2024 as restated	Income	Expenditure	Net income/ (expenditure)	Transfers to/(from)	Fund at 31.12.2024
General Fund	£58,465	£255,654	(£133,847)	£121,807	£0	£180,272
Fixed Assets Fund	£285,819	£0	(£8,957)	(£8,957)	£0	£276,862
Designated Funds:						
Special Gift Fund	£129,985	£5,613	(£27,469)	(£21,856)	£0	£108,129
Schools Work and Training Fund	£7,536	£6,526	(£3,984)	£2,542	£0	£10,078
Total	£481,805	£267,793	(£174,257)	£93,536	£0	£575,341

General Fund: This is used for the day to day income and expenditure of the church.

Fixed Assets Fund: This contains the net book value of fixed assets.

Special Gift Fund: This contains money given to pay for an additional minister or church worker. That part of the gifts made to this fund to pay for the renewal of audio-visual equipment have now been spent.

Schools Work and Training Fund: This fund is used for specifically Christian work in schools in the wider Monmouth area.

18. Restricted Funds

	Fund at 1.1.2024 As restated	Income	Expenditure	Net income/ (expenditure)	Transfers to/(from)	Fund at 31.12.2024
Assistance Fund	£3,869	£623	(£1,164)	(£541)	£0	£3,328
Welsh Borders Learning Community Fund	£912	£38	£0	£38	£0	£950
Total	£4,781	£661	(£1,164)	(£503)	£0	£4,278

Assistance Fund: This fund is available as needed within the fellowship on a confidential basis as determined by our pastors.

Welsh Borders Learning Community Fund: This fund holds money on behalf of that entity, it is available to return to it on request.

MONMOUTH BAPTIST CHURCH

England & Wales - Charity number 1180772

Accounts

MBC
MONMOUTH
BAPTIST CHURCH
Knowing Jesus Better
Making Jesus Known

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2023

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MONMOUTH BAPTIST CHURCH

Trustees' Annual Report 1 January to 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:
Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:
The Revd Jonathan Greaves (Pastor)
Mr David Adams (Secretary) (appointed May 2022)
Mr Clive Wiggins (Treasurer) (appointed May 2022)
Ms Elizabeth Alderson (appointed May 2021)
Mr Alan Cochran (appointed May 2022)
Mrs Helen Hopkins (appointed May 2021)
Mr James Endicott (appointed May 2023)
Mr Richard McLachlan (appointed May 2023)
Mr Michael North (appointed May 2023)
Mr Cliff Vandervelden (appointed May 2022)

Property Trustees:
The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers:
Barclays Bank, 57 Frogmore Street, Abergavenny NP7 5AT
United Trust Bank, 1 Ropemaker Street, London EC2Y 9AW
Monmouthshire Building Society, John Frost Square, Newport NP20 1PX

Independent Examiner:
Ms Joanna Roderick, W J James & Co., Brecon LD3 7DG

Annual Report for 1 January – 31 December 2023:
The trustees present their Annual Report and Financial Statements for the period 1 January – 31 December 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by an Approved Governing Document, namely the Church Constitution. Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

The Church Members' Meeting normally takes place five times a year and has responsibility for the overall policy of the Church. In accordance with the Constitution the members appoint Deacons, who together with the Pastor, Secretary and Treasurer (who are also appointed by the Members) make up the Trustees of the Church and are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All

members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

OBJECTIVES AND ACTIVITIES

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30am and 6.30pm. There are also occasional services at other times which are advertised on the Church Notice Board, weekly news-sheet, social media, and the website at www.monmouthbaptistchurch.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The Church runs a series of Small Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. From time to time the Church runs courses for people interested in discovering more about Christianity, for example 'Christianity Explored' and 'Christianity Explained'.

The Church runs various activities during the week, some aimed at particular age-groups and others open to everyone. For example, activities for children include 'Footprints Parents and Toddler Group' which meets in the Church premises on Wednesday mornings with the purpose of assisting the community and demonstrating the love of Jesus Christ; the 'Links Youth Group' which meets near the Church on a Sunday evening; and mentoring of young people.

Activities for older people include 'Songs of Praise', alongside pastoral care and social groups.

Other activities, to which all ages are invited, include 'Tuesday Coffee', 'The Art Fringe' and various social and sports activities.

The Church also supports a ministry in local schools, and supports the rural churches around Monmouth, particularly through partnership with Norton and the Rural Churches fellowship.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2023 was a positive year in the life of the Church in these and other areas.

During the year four people were baptised and received into membership of the Church. Three members died, one resigned (moving away) and one was transferred to another fellowship. At 31 December 2023 the membership stood at 59.

Our annual reports demonstrate the enthusiasm and commitment of our Church volunteers to pursue our primary aim of 'knowing Jesus better and making Jesus known'. We have continued to strengthen the ministries we have restarted since the Covid-19 pandemic, and are encouraged that we have continued to see the congregation grow in all age groups, an additional small group start, and wider contact with the community established.

One of the most outstanding features of the year was the Art Exhibition, arranged by the Church's Art Fringe group, which saw hundreds of visitors. The exhibition included works by women, representing aspects of Women in the Bible, and the evenings included guest speakers, including members of our own fellowship. The Exhibition was supported with grants from the Wales Leadership Forum and the South Wales Baptist Association.

Another highlight of the year was the baptism of four friends in the fellowship. Some of their testimonies were printed, and showed the difference Jesus still makes in people's lives today.

In the summer we held a children's Holiday Club again, on the theme of Jonah, with a great team of volunteers at this weekly club. It was well supported and appreciated.

We have been glad to have the continued work of Morgan and Bert this year who, in their outreach and pastoral roles respectively, have supported and enhanced the ministry of the fellowship.

This year the Pastor also served as Chaplain to the Town Mayor, the first time the Baptist minister has been invited to do so for over 50 years.

Once again we are especially thankful for God's continued provision through the financial giving of members, whose continued generosity enables the Church to achieve its charitable purposes without concern; we give thanks to God for His provision.

Our Church has continued to keep contact with Christian workers from different organisations, including our BMS missionary, through online input and directly in our services. We have also prayed for the brothers and sisters in Caldes de Monbui, in Catalonia, Spain, keeping in contact with them and sending greetings. We also supported our sister church at Norton, and have begun supporting Zoar Baptist in Pandy with Bible Studies. The Church is also ready to help and support Cwmerra, another local Rural Church, and the Pastor began acting as Moderator for Ewyas Harold Baptist Church during their pastoral vacancy.

We were delighted at various times in the year to support the Barnabas Fund collection for food parcels to send to persecuted people living in poverty, and have given generously with special offerings to Tearfund, BMS World Mission, and Tamara, our mission contact in Moldova.

Once again we facilitated the distribution of books for year 3 children in local primary schools. These were offered in memory of Samuel Barker. The book is called 'Indescribable' and written by Louie Giglio. These books were distributed to local primary schools and very well received. More information about this project is here: https://samuelshope.wordpress.

During this year we were able to near the completion of our upgrade to the audio and video systems in the building. This was made possible through the generous funding of a donor, whose gift was allocated for this and other purposes.

We have made contact with new people in the community through our regular worship, groups to explore the Christian faith, and our regular ministries and special events. Our heart's desire is to help our community see Jesus in all His truth and love and to faithfully serve Him together.

Jonathan Greaves

CHURCH ACTIVITIES

The reports below provide more detail on some of the Church activities held during the year.

Activities for Children, Young People and Families

Footprints

Footprints continues to run very well following the well-practised routine of free play at 9:30am with a craft linked to the week's Bible story, snack for children, and hot drinks and homemade cake for adults at 10:30am, and then story and song time, most often led by Jonathan, at 11:10am for the final 20 minutes. Morgan does a superb job setting out most of our large range of varied toys, with Ruth and Jo's help later on. We won a community award from Ogi in the summer and purchased new mats and some new toys for which we were very grateful. We completed the Beginner's Bible in July 2023 after two years of following it for our craft and story time. In September 2023 we began a series produced by Faith in Kids about God made... and then God cares...

We have a large group of parents and children, plus some childminders, who regularly, but not every week, come along. We average at about 12-18 families a week, though our Christmas Party at the end of the year was quieter than normal. The local community speak very highly of the toddler group at the Baptist Church: many comment how they've heard very positive things about how friendly and warm and caring the environment is, and it is a privilege to have a fantastic room and volunteers to serve the parents and children, so that they don't need to prepare or clean or tidy away. Kate and Elaine regularly come to talk to parents as we see that as a very important part of the morning and pray regularly for opportunities to 'gossip the gospel'. Our story and song time is very Bible focused, and we pray parents and children will discover the truth behind the songs for themselves.

Jo Walker

LINKS Youth Fellowship

LINKS Youth Fellowship is open to children and young adults of secondary school age from all Monmouth Churches or from no church, or even those who are simply curious.

The Sunday evening session runs from 6.00-7:45pm at the Priory with a great mix of games and activities to suit all types, themed around a short Bible study or talk by guest speakers or LINKS Leaders. In addition we have occasional trips or special events. Youth are gifted a Journaling Bible and encouraged to use these in the talks to take notes in. Anyone who feels they could do a talk, share a testimony, or run an activity/workshop, please let us know!

In 2023-24 we have welcomed two new members from Year 7. The group is small with membership only from Monmouth Baptist Church, so we are looking to tailor sessions that best serve lower numbers, such as a discussion session following a laidback showing of an episode from *The Chosen* series with popcorn! In the New Year we will start working on a LINKS invitational video to ask children and young adults from other churches in Monmouth and surrounds to join us on Sunday evenings.

Jonathan has also arranged to network with other youth groups in the local area and we hosted an evening for a larger group at Monmouth in early December. This is really encouraging to build links in the region and encourage relationships amongst the youth in these churches.

Last summer, the young people suggested an outreach idea which they carried out; we took ice lollies, Christian tracts, and invitations to Links to the skate park. It was a hot day, and the park was full. Our young people were willing to approach people and initiate conversations, invite people to LINKS and share Jesus. This is an event we would like to repeat.

This year Adam Freeman has joined the leadership team. His experience in youth work has already helped to give us a fresh perspective on what we offer to LINKS.

Most recently, the Contemporary Carols service in December was a 'Youth Led' service with LINKS doing the prayers, readings, welcome, and refreshments. A four-minute nativity was a dramatic highlight of the evening. We hope to run more 'Youth Led' services in the future as it encourages a sense of belonging, a heart for serving, and their own identity as a youth fellowship.

The leadership team would like to thank parents for their continued support of LINKS. Please pray that we can grow and build the membership, and that the leaders will serve them as God wills.

Amanda Endicott and Olivia McLachlan

Sunday Club

Sunday Club continues to be an exciting place with lots of children, where we aim to teach them about, and show them, the love of Jesus. We continue to have an All Age time slot together (called the 'assembly') when we first go downstairs where we sing and pray before splitting into our three groups. Ages 0-2 are upstairs in creche with their parents. Our Beginners group is for age 3 to Year 2 and is led by Jo, Hayley, occasionally Mand, and then Tamsin has recently joined the team; we have between 6 and 10 children each Sunday. The third group is the Juniors, for school years 3-6, and this has seen a large growth in numbers, between 8 and 16 each Sunday; this group is led by Jeff, Katie and Chris.

We continue to have a 'Third Adult' who sits with the Beginners group for practical help and support as well as fulfilling the Safeguarding policy. In September we introduced a 'Fourth Adult' who sits with the Juniors group for the same reasons. So, we now have four adults for each Sunday morning service to be downstairs with our children! There are 13 adults on the Third/Fourth Adult rota. We continue to follow the Click material produced by the Good Book Company, and after 5 years and getting to Series 12, we are returning to Series 1 again. We are very grateful for your prayers and all practical support.

Jo Walker

Brigade
We have had another fantastic year with the girls. They have all made so many beautiful crafts, as well as some of the girls receiving awards for their Bible Searching, some have moved on to different projects and have completed their sewing and started something new. We are extremely proud of them, as we are a small group, which means they have made great friendships & continue to enjoy the different ranges of activities that we do.

Michelle Fuller

Roots Bible Study
The Youth Bible Study was set up as a follow-on from the LINKS Youth Fellowship, and 6-8 of our young people were studying the Bible each week through engaging activities, discussion and prayer. The group is temporarily on hold, due to time commitments of the Youth, and its work is currently covered at LINKS. Occasional outings are arranged for the young people including events like Ice Skating in Cardiff.

Work in Schools
We have continued to serve the schools with Primary class assemblies in partnership with Wyesham Christian Fellowship, and lunchtime and after-school clubs. Especially popular has been the 'Bake through the Bible' club run at Osbaston School, and the Lego club at Overmonnow Primary. It is also especially helpful that there is a great partnership in praying for the Haberdashers' Chaplain and supporting some of his work. He also makes opportunities available to bring Open the Book or other appropriate contributions to the schools.

Activities for adults

The Art Fringe
By God's grace, the Art Fringe has been largely successful in terms of its goals and ambitions for outreach in 2023. We have attracted people looking to participate in creative activities from within the church as well as from the wider local community. Using Instagram and Facebook as our main platform for reaching and drawing new interest, word of mouth has also brought new people to the art sessions, including some who had the Art Fringe recommended to them by local charities. We have had feedback from attendees that the sessions are relaxed and very welcoming but most importantly there have been conversations about faith, beliefs and Christian values as we socialise and work together doing art.

The Art Fringe advertises and places the photographs of artwork produced on Facebook and Instagram. We also, with consent, post pictures of participant's engagement with each other and in the process of creating which all goes to promote the club. The club is non-profit making and we are continuing to run effectively on the weekly £3.00 subs donation by attendees.
The art project for International Women's Day (IWD) 2023 has been an incredible success with what we hope is a lasting legacy of Christian outreach, raising parity, achieving equity and inclusion of women and girls. We invited female artists to respond through the medium of art to the written accounts of women and girls in the Bible. In the history of art the majority of artwork focus on these Biblical women has been produced by men. We believe that it was entirely appropriate for women to take a fresh look and provide their own interpretation of the events recorded.

The exhibition took place from 7th to 11th March 2023. Planned and led by the Art Fringe Team and with the help and participation of the church community (and also in collaboration with Lois Adams a creative outreach worker), we launched a unique exhibition about 'Biblical Women' which focused on the #EmbraceEquity theme of IWD 2023. It was a hugely ambitious project which exceeded its primary goal of outreach. Using our social media accounts and the setting up of a purpose built new website, we issued an open call for all female Artists. We invited the

submission of work in any medium (painting, photography, printmaking, video art, sculpting, mixed media, illustration etc.) for an exhibition celebrating International Women's Day 2023 titled 'Biblical Women. Equity?' We received over 30 works of art about different women in the Bible from a broad range of artist women and young girls. There were Christian and non-Christian professionals as well as amateur artists that participated, in addition to crafters such as weavers, felters and ceramicists. The response was more than we expected for our first outreach campaign.

Each piece was accompanied by either a testimony or artist's commentary and these were almost as powerful in their expression as were the artworks. Feedback from visitors expressed how they were moved by the artist's statements and the artworks in turn certainly generated some heated discussion and curiosity on the church floor where the exhibition was held. We consolidated our opportunities for outreach at the welcome desk in the foyer with refreshments available, which allowed visitors to stop and talk to different members of our church community about the exhibition and its purpose. The exhibition itself had over 250 visitors most of whom left positive comments in the Visitors Book.

A key part of the exhibition were the talks held during the evenings of that week. Three female academic speakers gave talks on three consecutive nights on: 'A Fresh Look at Women in the Gospels' by Ann Brown; 'Sisters in the Wilderness: Josephine Butler and Hagar in 1850s Oxford, illustrated through consideration of Art from the Victorian Era and Beyond' by Dr Amanda Russell; and 'Martha & Mary: Busy in a Broken World' by Katharine Swartz. These talks had good attendance numbers (given the adverse weather conditions) ranging from 50 to 80. (Our regret was we could not make the talks available to access online and would look to address that in any future events). It was noted that we had attendees from other churches as well as a number of people who were non-Christian.

We successfully applied and received funds from 'The South Wales Baptist Association' and also the 'Wales Leadership Forum'. We used these monies to buy materials to construct our own exhibition display boards as well as pay for advertising and promotion of the event in 'The Voice', 'The Beacon' and through leafletting and posters. Funds were also used to pay for the contributions of Lois Adams and the speakers. The Rotary Monmouth Club made a donation of £100.00 cash prize for 'Young Emerging Artist Award' aimed at emerging young female artists age between 11—22 years. This was an additional feature of outreach targeting young people. This was a collaborative aspect of the exhibition with the Rotary Club who were looking to achieve their own goals of raising gender parity, philanthropy and community engagement. Such is the success of the exhibition, it has been taken on a tour of the churches in South and West Wales by Lois Adams.

Due to its significant success, we will aim to make International Women's Day a biannual event in the church calendar. It has inspired the Art Fringe team to continue to use art to hook our outreach events onto national campaigns. We are currently looking to undertake a Green Project for 'The Great Big Green Week 2024'.

Berna Pullen

'Tuesday Coffee'

Tuesday Coffee has been happily meeting throughout 2023, giving people a chance to stop and relax, share, and support each other and know God's spiritual refreshment. There has been one major change this year due to Prae closing the 'Thai Whole Earth Cafe' on Tuesdays (due to her very heavy workload); from September of this year we started meeting at 'The Malt House', St. Mary's Street, Monmouth. Steve and Liz have made us very welcome and serve up delicious drinks and bacon/sausage baps amongst other things. (Their prices are very good too).

We are delighted to have welcomed some new faces to Tuesday Coffee - Jim and Rachael, Ed (and occasionally Marian), Ruth and Anthony, Mike and Jane. Approximately 14 to 17 people come each week (sometimes more), and we meet from 10.30 to 11.30 a.m. We are blessed by 'Food for Thought' led by Bert Weenink each week, but if he is unable to be there, I am very grateful to be able to call on Mike Mortimer, Ken Prosser and more recently Mike Endicott to lead.

Generally any other customers who are present when 'Food for Thought' is presented, quieten down and seem to really listen. So, we pray that seeds are sown. Thank you to all who attend and help make it so special, and as always, we welcome any new faces. Please remember it is cash only at the present time.

Fiona Beber

Internet Outreach

The Pastor continues to make regular e-mail responses to people who have questions about faith through the Billy Graham Evangelistic Association. The Pastor responds to approximately 3 to 5 messages a week, though the organisation is in contact with thousands of online friends seeking spiritual help. We also maintain a presence online though social media, and online streaming.

Ladies' Bible Study

The Ladies' Bible Study studied the Gospel of John in 2023, and then finished with a short four-week study on the book of Jonah that everyone found very encouraging. In 2024 we are going back to using a commentary to study Isaiah. We are using the Good Book Company's 'Isaiah for You'. There are two ladies' groups, one that meets on a Tuesday morning and one on a Friday morning, and we both study the same book—we welcome new members to either group!

Katie Swartz

Men's Bible Breakfast

We are pleased to report that numbers attending Men's Breakfast are keeping steady, with 12-14 men assembling weekly in the Centenary Room at 7.30 am for a delicious breakfast, usually cooked by Richard Coltart, and a short Bible Study at 8.00 (also available online). This year we have worked through Matthew 1-4, Revelation 17-22, the early part of Acts, a series called "*Watch your life and doctrine closely*" (based on our statement of faith) and the life of Isaac - the forgotten Patriarch. There would be a warm welcome for any who would like to join in.

David Adams

Music Report

Whilst the worship songs before the pandemic lockdown were principally accompanied by the piano or organ, the videos introduced for online services, when we weren't allowed to meet in church, have remained as a fixture in addition to live music.

We thank the Lord for all the musicians who now offer their talents to form contemporary bands of guitars, drums, and singers to lead the congregation in modern songs. There are now so many musicians that different combinations can take turns to lead the congregation.

As part of our anniversary celebrations on 6th to the 8th of October a visiting group of girls and leaders from Meninadança in Brazil informed and entertained us for the evening. The leaders told us about their work rescuing young girls from a life of prostitution, then we watched the girls' poignant dance illustrating their changed lives.

The following day our guest speaker for the weekend, Roger Carswell, interviewed Ella James and Chris Walker about their faith, then Ella and Chris entertained the rest of us on voice and guitar while we ate our delicious fish and chip supper.

Ruth Owen

Songs of Praise
This ministry, based at Bridges Community Centre is now re-established with a steady core of visitors each month, and up to 10 or 12 people. It has been especially good to have the help of Julia Phillips providing refreshments, including home-made cake each month, and to see attenders from the community starting to invite friends along.

Sports and Social Events
Men's football, as an outreach, grows from strength to strength, and we now have a membership of 43 players (over 50% do not attend Monmouth Baptist Church), meeting fortnightly on a Friday at Monmouth Leisure Centre. We are always looking for new players, so if you are interested in joining us, then please reach out to James Endicott or Jim Barker.

We have enjoyed other sporting and social events throughout the year, including Tennis, Badminton and Basketball.

This year a record number (16) of men went to The Gathering festival, run by CVM (Christian Vision for Men), and we are looking to take even more next year (21st-23rd June 2024). More information available at: The Gathering (thegatheringformen.com). There was some fantastic worship, led by Graham Kendrick and his band, and it was lovely for a group of men to spend time together and worship, among 2000 men. The men took home the Walking Football trophy. We are excited to report that one of our group came forward and renewed his commitment to Jesus.

In October, 14 of the ladies from Church visited Lee Abbey in North Devon for a weekend of teaching, worship and fellowship. Last year it was 9. It was a very special time for everyone who attended, and will be repeated next year; hopefully more ladies will express an interest in going.

Word Alive was well attended again, and despite the occasional water shortage we all enjoyed a wonderful time of fellowship, study and worship. Even though Word Alive 2024 was cancelled (due to the Pontins Prestatyn site closing), we anticipate taking a large group in 2025.

James Endicott

Monmouth and District Foodbank
We continue to count it a privilege to host the Foodbank whose work has considerably increased over the year, especially due to Ukrainian refugees seeking shelter, hosted here in Monmouth. We thank God for the work of Mike Brain, the Manager who stepped down from this role at the end of the year, and whose voluntary work is replaced by two new members for the Foodbank.

Mission

BMS World Mission
This year we have seen some changes. Joy Ransom has retired from BMS and her important work in Nepal. Joy has been our MBC Link Missionary since 2018 and much good work has been done for the Lord in that country during this time. We all wish her a well-earned rest and an enjoyable retirement.

Ed and Marian have stepped down from their position as BMS World Mission representatives for MBC. They have faithfully fulfilled this role with enthusiasm and interest for many years. MBC is very thankful to them for their work in this role.

Items of interest throughout the year included:

- Sunday 14th May, a visit from Tabea who spoke on the work she is currently involved in. We watched a video and prayed for this work.

- Sunday 3rd September, Joy and her mother visited us to update us on her work in Nepal. Joy also announced her retirement and thanked us for all our support.

- Sunday 24th September, Harvest Festival was dedicated to the work of BMS 'Days of Plenty' project which supports farmers in Uganda.

We look forward to 2024 and pray it is another year of fruitful partnership as we work together with new BMS partners yet to be announced.

Mike North

BMS World Mission Birthday Scheme

2023 is now over and I would just like to say thank you to all who continue to give through the BMS World Mission Birthday scheme at Monmouth Baptist Church. Once again people have given generously to help fund projects and change the lives of individuals throughout the world. Not only do these individuals receive practical help where they need it, they receive God's love through the BMS workers who help them.

Mike North

Operation Christmas Child

We were once again a drop off point for the Monmouth area and received 138 boxes in total. These were taken to the All Nations Centre in Cardiff for processing. As in previous years, our boxes were sent to Central Asia and Moldova. A total of 29,385 boxes were processed from Cardiff - 29,385 children received a wonderful gift of God's love! Thanks to everyone who helped make this happen.

Liz Simon

Rural Mission

We are glad to continue our longstanding partnership with Norton and still hope to offer support to Cwmerra, at their request. This year Pandy approached us to ask if we would support Bible studies which we eagerly have helped resume on a monthly basis. A couple of visits a year to Garway have resulted in additional support to their Christian discipleship by the Pastor covering special contemporary subjects when he visits. The church has also released the Pastor to serve as Moderator at Ewyas Harold during its pastoral vacancy. This involved 3 preaching engagements, and assistance at leaders' meeting and with funerals.

Tearfund

Tearfund is helping communities in more than 50 countries to break free from poverty by partnering with and training local churches.

The global cost of living crisis means the funding Tearfund receives does not go as far as it used to. Rapidly escalating conflicts around the world, including Ukraine and the Middle East, are putting even more pressure on where funding is needed – and families are paying the price. Countless people are living in extreme poverty worldwide: places like Chad, where millions of people are facing ongoing climate catastrophes with limited provisions to survive, let alone thrive. The climate crisis has brought repeated floods, estimated to impact 1.4 million people. Ongoing violence, conflict, and tensions over natural resources have compounded the situation.

Isaac lives in Chad and had struggled with extreme poverty for years. Then he heard about the training offered in his village by Tearfund's partner, the Christian Centre of Development

Support (CECADEC), which is training people in sustainable climate-smart farming and in ways to increase their income. It works through local churches, using Bible-centred training to help people realise their God-given potential and learn new skills, while equipping them with tools and resources like seeds and earth-friendly fertilisers. Church leaders receive church and community transformation training too, so they can continue supporting their communities in the new farming techniques.

Isaac was desperate to learn new farming techniques to grow enough food for his family to survive on. He was living in extreme poverty, but thanks to the CECADEC training he is now able to do vegetable gardening and has turned his life around and can take care of his family.

MBC's Christmas appeal was dedicated to Tearfund and raised about £900, which will enable more people to be helped through training that leads to a better future.

Elaine Adams

Pastoral Care

In 2023 the Pastoral team have continued to support and comfort the people in the Church fellowship who have been hospitalised, housebound and bereaved.

I would like to thank the team members for their dedication and willingness to do this important work, and also to thank Bert, as our Pastoral Worker, for his help and support.

Please continue to pray for us in this ministry. Thank you,

Maureen Vandervelden

Safeguarding

As a church we recognise that safeguarding all children, young people and vulnerable adults at risk is everyone's responsibility, and we take this seriously. We currently have over 50 individuals in church who hold a DBS certificate – thanks to our Deputy Designated Person for Safeguarding Jo Walker for her work in organising these and keeping things up to date with Due Diligence Checking.

We have discussed safeguarding at most of our Deacons' (Trustees') meetings and it is also an agenda item at all of our Church Meetings. The DPS updated our safeguarding policy in May this year and has shared this with all workers and the wider church. Any volunteers are expected to complete Safeguarding Training. The DPS has arranged for South West Baptist Association safeguarding trainers to host a training in April 2024, both to train those in our church who have not undertaken any training yet and those who have previously done Level 1, 2 and 3 but need a refresh.

During the year we continued to have a third adult present in Sunday Club and have introduced a fourth adult to ensure the extra safety of the children. I would like to take this opportunity to thank all those who help to ensure that children, young people and vulnerable adults at risk are as safe as possible in our church. Over the next year we want to infuse a narrative of care, support and safeguarding into church life and encourage the church community to think about how safeguarding becomes embedded into the everyday culture and language of the church rather than just being a document that is read and ratified at the church meeting every year.

Emma Lawson – Designated Person for Safeguarding (DPS)

CHURCH GROUPS AND MINISTRIES DECEMBER 2023

Art Fringe	Berna Pullen
Audio-Visual Co-ordinators	Jeff Bowman, Simon Beber
Bible Reading Notes	Fiona Beber
BMS World Mission Birthday Scheme	Mike North
BMS World Mission	Mike North
Brigade	Michelle Fuller
Catering Coordinator	Richard Coltart
Child Protection	Emma Lawson, Jo Walker
Christianity Explained	Jonathan Greaves
Church Administration	Roger and Rebecca Clewett
Church Worker	Morgan Britton
Churches Together in Monmouth	Jonathan Greaves, Ruth Bingle
Cleaning	'Emma's Cleans' (outside company)
Coffee Coordinator	Richard Coltart
Communications and Publicity	Jonathan Greaves and Ruth Bingle
Designated Person for Safeguarding	Emma Lawson
E-News	Rebecca Clewett
Evangelical Alliance	Alan Cochran
Finance Administrator	Roger Clewett
Fire, Health and Safety	Dave Mullins
First Aid boxes	Alan Cochran
Flowers	Dave and Beth Frederick
Food Bank	Mary Harris
Footprints	Jo Walker
Internet Editor	Ruth Bingle
Internet Evangelism (Billy Graham)	Jonathan Greaves

Kitchen Management	Richard Coltart
Ladies Bible Study	Katie Swartz, Jo Walker
Links Youth Fellowship	Amanda Endicott, Olivia McLachlan
Men's Ministry	David Adams
Minutes Secretary	Elizabeth Alderson
Music Coordinator	Ruth Owen, Chris Walker
Open Church / Warm Welcome	Carla Boyle
Operation Christmas Child	Liz Symons
Overseas Mission	David Adams
Pastoral Coordinator	Maureen Vandervelden
Pastoral Worker	Rev Bert Weenink
Posters	Simon Beber
Prayer Triplets	Helen Hopkins
Pulpit Secretary	Elaine Adams
Roots Youth Bible Study	Jonathan Greaves
Rotas	Elizabeth Alderson, Jo Walker, Richard Coltart
Safeguarding	Emma Lawson, Jo Walker
Schools' Ministry	Jonathan Greaves
'Serving our Streets' Coordinators	Janet Lloyd, Fay Sims
Songs of Praise	Jonathan Greaves, David Adams
Sports and Social Activities	James Endicott, Chris Walker, Jim Barker
Sunday Club	Jo Walker
Tearfund	Elaine Adams
Tuesday Coffee	Fiona Beber
'Word Alive' Coordinator	Katie Swartz

FINANCIAL REVIEW

This review covers the calendar year 2023. The financial results for the calendar years 2022 and 2023, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

The Church's activities resulted in a surplus of £22,003 in 2023. Other than the usual receipts and payments, the main components of this surplus were donations of £53,081 to the Special Gift Fund, receipts of £12,324 for use of the Church building and manse, offset by spending £12,139 on audio-visual equipment for the Church and spending £30,418 on employing a Church Worker and a Pastoral Worker.

Sources of income

The Church continues to receive the funds it needs to carry on its activities from within its own membership and congregation, and with smaller amounts, mostly from the hire of the Church building and housing a Ukrainian refugee in the manse. Other than seeking gifts for devotional books in memory of Samuel Barker through a Stewardship website, there was no wider public appeal for funds during the year.

Donations and grants

Regular personal donations were 6% higher than in 2022; other donations for the Church's own purposes were 7% higher than the previous year. Donations collected for other causes were 43% less than in 2022. The Sunday collection has increased by 20% over 2022's level. Three grants totalling £1,900 were received towards the cost of an art exhibition run by the Church's Art Fringe group.

Repair of the Church building

In September 2023 the church received a quinquennial building inspection report on the manse and the Church building. It recommended repairs and maintenance estimated to cost £226,350 over the coming five years.

General Fund

The General Fund finances the normal work of the Church. A surplus of £12,895 arose during 2023, mostly due to increased donations, payments for use of the Church's buildings, and spending less than planned on the Church building and manse. This surplus, and amounts retained from previous years, will only start to finance the repairs to the Church building and manse.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

Other church funds

The Schools Work Designated Fund had a deficit of £720 in 2023. This fund was used to support someone who worked with ICE Wales but who left during the year. This fund was also

used to buy and receive donations for the devotional book called 'Indescribable' by Louie Giglio given to Year 3 pupils in Monmouthshire schools.

The Assistance Fund continues to be available to support the material needs of people associated with the Church. The Pastor decides who to give money to. This fund had a deficit of £696 in 2023 after making three substantial gifts during the year and receiving donations including one of £2,000. The collection at the monthly evening communion service and one-off donations continue to finance this fund.

The Special Gift Designated Fund received donations of £53,081 in 2023, mostly from two major donations. It had a surplus of £10,524 in 2023. Money given to it since it was established in 2020 was spent in accordance with the donors' wishes on audio-visual equipment and paying a Pastoral Worker and a Church Worker.

Reserves Policy

During 2023 the Trustees decided to revise the Reserves Policy so that the Assistance Fund keeps more of its funds available at short notice. Reserves are funds that are readily available to meet financial circumstances that are substantial deviations from those anticipated in the annual budget and not met by receipts at the time payments are made.

The Trustees consider that the Church requires three months' worth of budgeted payments as its reserves. However, for the Assistance Fund this requirement is increased to the lower of £2,000 and the amount in the fund if it is more than the standard three months-worth of budgeted payments. This gives a total reserve requirement of £39,480 for 2024. The Reserves Policy is reviewed by the trustees at least once a year.

On 31st December 2023 the Church held £63,470 in its reserves. The reserves are held in a bank current account and a building society account from which money can be withdrawn at a maximum of two working days' notice.

Clive Wiggins, Treasurer.
29 January 2023

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 18 to 26.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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.

JMRoderick

Joanna Roderick ACA
WJ James & Co
Bishop House
10 Wheat Street
Brecon
Powys LD3 7DG

Date: 03/05/2024

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

These accounts are presented in the format requested by the Baptist Union of Great Britain. They have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

GENERAL FUND

This Fund can be used for any purpose, though for purposes that have their own specific funds, those other funds will be used until they are exhausted.

	Note	Calendar year 2023	Calendar year 2022
Receipts			
Planned regular donations by standing order	1	£69,974	£65,966
Other donations excluding those for other causes	2	£11,147	£10,426
Gift Aid income tax refund		£17,622	£16,173
Investment income: Interest received		£3,693	£1,813
Payments for use of premises		£7,724	£5,818
Raised for other causes	3	£2,486	£4,411
Other receipts	4	£8,166	£1,244
		£120,812	£105,851
Payments			
Ministry	5	£55,846	£50,871
Mission	6	£6,778	£5,832
Upkeep of Church premises	7	£20,226	£15,833
Administration and other expenses	8	£8,337	£3,314
Amounts passed on to other causes	9	£16,730	£17,709
		£107,917	£93,559
Surplus (deficit) for the year		£12,895	£12,292
Balance brought forward		£42,035	£29,743
Balance carried forward		£54,930	£42,035

SPECIAL GIFT FUND

This is a Designated Fund. It was created from a gift received during 2020 from the estate of a relation of a member of the Church; further gifts have been received subsequently. That member requested that it be used to support the Pastor's ministry and to renew the Church's audio-visual equipment; this request was made less prescriptive in January 2021.

	Note	Calendar year 2023	Calendar year 2022
Receipts			
Gifts from individuals (including via Stewardship)		£53,081	£0
		£53,081	£0
Payments			
Audio-Visual Equipment		£12,139	£10,106
Pastoral Worker & Church Worker employment costs		£28,275	£12,051
Pastoral Worker & Church Worker expenses		£1,824	£1,409
Employer's National Insurance Contributions	10	£319	£0
		£42,557	£23,566
Surplus (deficit) for the year		£10,524	(£23,566)
Balance brought forward		£115,579	£139,145
Balance carried forward		£126,103	£115,579

ASSISTANCE FUND

This a Restricted Fund. It exists to meet the material needs of people associated with the church, but is also used to help others in need. Its funds are used as directed by the Pastor of Monmouth Baptist Church.

		Calendar year 2023	Calendar year 2022
Receipts			
Monthly evening communion collection		£290	£71
Other donations		£3,040	£1,694
Gift Aid and Small Donations Scheme tax refund		£61	£255
Transfer from the General Fund	11	£1,308	£0
		£4,699	£2,020
Payments			
Gifts to individuals		£5,395	£960
		£5,395	£960
Surplus (deficit) for the year		(£696)	£1,060
Balance brought forward		£4,449	£3,389
Balance carried forward		£3,753	£4,449

SCHOOLS WORK FUND

This is a Designated Fund that exists to separate and hold receipts received to meet the costs of specifically Christian work in schools in Monmouth and the immediate area, and other similar work. This includes the work of Initiatives in Christian Education (ICE) Wales.

From September 2021 until August 2022 the former Intern was employed as Outreach Worker; his role included helping with schools' work financed through this fund.

	Note	Calendar year 2023	Calendar year 2022
Receipts			
Donation from the Wales Leadership Forum		£0	£6,667
Personal donations directed to this fund for devotional books for year 3 pupils in Monmouthshire schools		£3,677	£3,141
Gift Aid income tax refund		£0	£63
		£3,677	£9,871
Payments			
Outreach Worker's expenses		£0	£730
All costs of employing the Outreach Worker		£0	£13,192
Contribution to support an ICE Wales School Worker		£700	£0
Devotional books distributed in Monmouthshire schools		£3,497	£3,885
ICE Wales affiliation fee		£200	£200
Employer's National Insurance contributions	10	£0	£557
		£4,397	£18,564
Surplus (deficit) for the year		(£720)	(£8,693)
Balance brought forward		£8,020	£16,713
Balance carried forward		£7,300	£8,020

WELSH BORDERS LEARNING COMMUNITY FUND

This is a Restricted Fund. It was created on 2 July 2021 to hold money on behalf of the Welsh Borders Learning Community.

	Calendar year 2023	Calendar year 2022
Receipts		
Receipt from Welsh Borders Learning Community	£0	£0
	£0	£0
Payments		
Returned to Welsh Borders Learning Community	£0	£0
	£0	£0
Surplus (deficit) for the year	£0	£0
Balance brought forward	£885	£885
Balance carried forward	£885	£885

CONSOLIDATED RECEIPTS AND PAYMENTS

These amounts are the totals from pages 18 to 20. The total amounts transferred between funds are deducted to avoid them being double counted in the total.

	Note	Calendar year 2023	Note	Calendar year 2022
Receipts				
General Fund		£120,812		£105,851
Special Gift Fund		£53,081		£0
Assistance Fund		£4,699		£2,020
Schools Work Fund		£3,677		£9,871
Welsh Borders Learning Community Fund		£0		£0
Transfers between funds	11	(£1,308)		£0
Total		£180,961		£117,742
Payments				
General Fund		£107,917		£93,559
Special Gift Fund		£42,557		£23,566
Assistance Fund		£5,395		£960
Schools Work Fund		£4,397		£18,564
Welsh Borders Learning Community Fund		£0		£0
Transfers between funds	11	(£1,308)		£0
Total		£158,958		£136,649
Surplus (deficit) for the year		£22,003		(£18,907)
Balance brought forward		£170,968		£189,875
Balance carried forward		£192,971		£170,968

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

Reserves Policy
The Church does not pursue the accumulation of reserves as a policy but seeks to use the resources given to it to pursue its objectives. It has, however, recognised the need to maintain a level of reserves sufficient to meet both the expected and unexpected costs of pursuing those objectives. To this end, and amid uncertain broader economic conditions, the Church aims to maintain a level of reserves equal to three months of budgeted expenditure in each of its funds.

For the Assistance Fund this level of reserves is increased to the lower of the amount in the fund, and £2,000 if that is more than the standard level of reserves for other funds.

Both the level of reserves and the policy on the use of any accumulated funds are reviewed regularly by the Trustees and specifically ratified on an annual basis when the Church's accounts are prepared.

At 31 December 2023 the Church's cash balance available at short notice was £63,470, which is over three months of budgeted expenditure for 2023 of £33,350.

	Note	31 Dec 2023	31 Dec 2022
Assets			
Bank account balances		£192,930	£170,966
Cash balance in respect of Footprints		£40	£0
Total		£192,970	£170,966
Representing the balances carried forward in each fund:			
General Fund		£54,930	£42,035
Special Gift Fund (Designated Fund)		£126,103	£115,579
Assistance Fund (Restricted Fund)		£3,753	£4,449
Schools Work Fund (Designated Fund)		£7,300	£8.020
Welsh Borders Learning Community (Restricted Fund)		£885	£885
		£192,971	£170,968

The £1 discrepancy between the value of monetary assets and liabilities above is a result of adding-up the rounded values of the amounts in each of the funds; the value of the assets is the more accurate figure.

Non-monetary assets			
Held for the church's own use: buildings and their contents	12	£3,636,927	£3,520,214
Liabilities			
Current liability: Uncashed cheques		£0	£0
Current liability: Cash balance in respect of Footprints		£0	£28
Outstanding repairs to the Church building and manse under the 2023 Quinquennial Review of the buildings	13	£226,350	£0
Outstanding repairs to the church buildings under the 2017 Quinquennial Review of the church building	13	£0	£255
Share of the Baptist Pension Scheme deficit	14	£0	£0
Total Liabilities		£226,350	£283

The accounts and statement of assets and liabilities set out on pages 18 to 22 relating to the year ending 31 December 2023 are as approved by the trustees.

Clive Wiggins (Treasurer) *Date* 03/05/24

Clive Wiggins

Rev Jonathan Greaves (Pastor) *Date* 3.5.24

JG

NOTES TO THE ACCOUNTS

	Calendar year 2023	Calendar year 2022
1. Planned regular giving by bank standing order		
Gift Aided regular giving	£60,448	£57,589
Other regular giving	£9,526	£8,377
	£69,974	£65,966
2. Other donations		
Collections	£3,960	£3,285
Other one-off and irregular donations	£7,187	£7,141
	£11,147	£10,426
3. Amounts raised for other causes		
Baptist Missionary Society	£1,543	£0
Choose Love (Charity supported by Art Exhibition)	£105	£0
Meninadanca (Charity supported by Art Exhibition)	£105	£0
Tearfund	£365	£1,563
Tamara Bucur's ministry in Moldova	£338	£2,738
Other causes	£30	£110
	£2,486	£4,411
4. Other receipts		
Footprints (baby, toddler and carer group) receipts	£694	£607
Footprints corporate social responsibility donation	£250	£0
Grants towards the costs of the Art Fringe exhibition	£1,900	£0
Art Fringe exhibition artist entry fees	£125	£0
Payments to purchase works from Art Exhibition	£212	£0
Ewyas Harold Baptist Church receipt	£80	£0
Barclays Bank refund in respect of errors in previous years	£24	£0
Fish and Chip supper payments	£281	£0
Government money from Homes for Ukraine Scheme	£4,600	£0
Insurance claim on the Church building	£0	£362
Book sales	£0	£263
Greetings card sales	£0	£12
	£8,166	£1,244
5. Ministry		
Pastor's stipend (gross)	£35,988	£33,465
Employer's pension contribution, see the note below	£4,616	£6,908
Visiting speaker's fees	£1,430	£452
Travel expenses	£1,547	£1,047
Manse costs including energy	£8,428	£8,528
Other ministry	£3,837	£471
	£55,846	£50,871

The Pastor acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Pastor, including the provision of manse accommodation owned by the Church.

In addition to the standard level of employer's pension contributions, further obligatory contributions of £12 (2022: £2,669) were made to reduce the Baptist Pension Scheme's defined benefit scheme deficit. These additional contributions were reduced to this level one month after the Scheme's defined benefit liabilities were taken on by an insurance company on 30 June 2022 in return for the assets of the defined benefit scheme.

6. Mission

This excludes money passed to other causes which appear in Note 9.

	Calendar year 2023	Calendar year 2022
Outreach locally	£5,198	£4,148
Sunday School and Footprints (baby, toddler & carer group)	£1,013	£793
Youth Groups	£290	£36
Books and teaching aids	£277	£430
Tablet computers for the 'Guardians of Ancora' game	£0	£425
	£6,778	£5,832

7. Upkeep of Church premises

Lighting and heating	£13,651	£5,340
Cleaning	£1,987	£2,042
Insurance	£2,647	£2,546
Repairs and maintenance	£1,941	£5,905
	£20,226	£15,833

The repairs and maintenance figure includes £Nil (2022: £2,545) spent on repairs to the Church building as a result of the 2017 quinquennial building inspection report.

8. Administration and other expenses

Administration, management costs, printing and stationery		£900	£1,122
Telephone and Postage		£718	£531
Advertising and Publicity		£402	£115
Subscriptions (to Baptist and other organisations)		£1,420	£1,015
Samaritan's Purse for Christmas boxes		£38	£33
Art Exhibition payments for art works passed on		£135	£0
Independent Examination of accounts		£252	£240
Environmental health and safety regarding the kitchen		£658	£0
Quinquennial inspection of manse & Church buildings		£2,280	£0
All other management costs		£226	£258
Transfer to the Assistance Fund of the amount it had spent on supporting a Ukrainian refugee	11	£1,308	£0
		£8,337	£3,314

No gifts were made to trustees of the Church during 2023 (2022 also £0)

9. Amounts passed on to other causes

Baptist Home Mission	£5,300	£4,900
BMS World Mission	£6,942	£4,900
The Leyshons in Brittany	£2,600	£2,600
Choose Love (Charity supported by the Art Exhibition)	£134	£0
Meninadanca (Charity supported by the Art Exhibition)	£134	£0
People International	£500	£0
Operation Mobilisation	£120	£0
Tearfund	£0	£1,684
Tamara Bucur in Moldova	£1,000	£3,515
Total for all other causes	£0	£110
	£16,730	£17,709

10. Apportionment of Employer's National Insurance contributions between the funds

As in recent years, Employer's National Insurance Contributions have been charged to the General Fund and other funds in a way that results in the General Fund only paying the Employer's National Insurance contributions that it would have paid, had the other funds not been paying the costs of specific employees; the other funds pay the balance.

The annual allowance against Employer's National Insurance Contributions of £5,000 called Employment Allowance resulted in the General Fund not paying any Employer's National Insurance contributions in either of the calendar years 2022 or 2023, as potential Employer's National Insurance Contributions of only £3,604 and £3,805 respectively were generated by payments from the General Fund in those years. Employer's National Insurance Contributions have been paid by the two different funds financing Morgan Britton's pay in 2022 and 2023.

11. Transfer from General Fund to the Assistance Fund

This transfer took place because initially the Assistance Fund paid the costs of supporting the Ukrainian refugee housed in the manse. Once the Government money to support her was being received regularly and held in the General Fund, it was decided that the General Fund should meet all the costs of having the refugee there.

12. Non-monetary assets held for the Church's own use:

The Church building, including the organ, in Monk Street	£2,871,657	£2,788,018
The Manse, 3 Monk Street, Monmouth	£684,066	£653,357
Wyesham Chapel	£0	£0
Church fixtures, furniture and equipment	£81,204	£78,839
	£3,636,927	£3,520,214

The Church is the beneficial owner (subject to relevant trusts) of the assets above, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd. These assets are shown at their insured value on the relevant date. The value of zero for Wyesham Chapel and the land it is on is not an indication it has no value, just that it is not insured.

13. Monies for outstanding repairs to the Church buildings

A new five-yearly report on the state of repair of the manse and Church building was obtained during 2023. That report itemises the repairs needed and supplies an estimated cost for each item. The amount shown here is the total of those estimated costs.

14. Share of the Baptist Pension Scheme Deficit

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of this and other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012 benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure the DB members' pension benefits. 'Just' are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

MONMOUTH BAPTIST CHURCH

England & Wales - Charity number 1180772

Accounts

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BAPTIST CHURCH

Knowing Jesus Better
Making Jesus Known

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2022

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MONMOUTH BAPTIST CHURCH

Trustees Annual Report 1 January to 31 December 2022

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:
Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:
The Revd Jonathan Greaves (Pastor)
Mr David Adams (Secretary) (appointed May 2022)
Mr Clive Wiggins (Treasurer) (appointed May 2022)
Ms Elizabeth Alderson (appointed May 2021)
Mr Alan Cochran (appointed May 2022)
Mrs Helen Hopkins (appointed May 2021)
Mr Michael North (appointed July 2020)
Mr Cliff Vandervelden (appointed September 2022)

Property Trustees:
The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers:
Barclays Bank, 57 Frogmore Street, Abergavenny NP7 5AT
United Trust Bank, 1 Ropemaker Street, London EC2Y 9AW
Monmouthshire Building Society, John Frost Square, Newport NP20 1PX

Independent Examiner:
Mr Paul Brown, W J James & Co., Brecon LD3 7DG

Annual Report for 1 January – 31 December 2022:
The trustees present their Annual Report and Financial Statements for the period 1 January – 31 December 2022.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by an Approved Governing Document, namely the Church Constitution. Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

The Church Members' Meeting normally takes place five times a year and has responsibility for the overall policy of the Church. In accordance with the Constitution the members appoint Deacons, who together with the Pastor, Secretary and Treasurer (who are also appointed by the Members) make up the Trustees of the Church and are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All

members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

OBJECTIVES AND ACTIVITIES

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30am and 6.30pm. There are also occasional services at other times which are advertised on the Church Notice Board, weekly news-sheet, social media, and the website at www.monmouthbaptistchurch.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The Church runs a series of Neighbourhood Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. From time to time the Church runs courses for people interested in discovering more about Christianity, for example 'Christianity Explored' and 'Christianity Explained'.

The Church runs various activities during the week, some aimed at particular age-groups and others open to everyone. For example, activities for children include 'Footprints Parents and Toddler Group' which meets in the Church premises on Wednesday mornings with the purpose of assisting the community and demonstrating the love of Jesus Christ; the 'Links Youth Group' which meets near the Church on a Sunday evening; and 'Roots Bible Study' for young people of secondary school age.

Activities for older people include 'Hymns of Praise' and 'Songs of Praise'.

Other activities, to which all ages are invited, include 'Tuesday Coffee', 'The Art Fringe' and various social and sports activities including a new Board Game café.

The Church also supports a ministry in local schools, and supports the rural churches around Monmouth, particularly through partnerships with Norton and Cwmerra churches.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2022 was a positive year in the life of the Church.

During the year five people were baptised and received into membership of the Church, and one Church member died. At 31 December 2022 the membership stood at 60, the highest membership figure since 2015.

Our annual reports demonstrate the enthusiasm and commitment of our Church volunteers to pursue our primary aim of 'knowing Jesus better and making Jesus known'. Our new year text kept our focus on pursuing Godly values, and as we emerged further from the effects of Covid-19 we saw a resumption of a number of our regular ministries and the introduction of some new ones. Our in-person congregations grew, while we maintained our online streaming for a few who watch from home or at a later date.

One of the most significant events in the year was our 'Passion for Life' partnership with local evangelical churches, sharing speakers with some exceptional talks. There was great interest from people outside the church. A highlight was welcoming Professor John Lennox, who spoke at the Girls School about science and God. Students from all local schools attended this, as well as local people. Special thanks to Lindsay Brown for arranging the visit, and Cliff Swartz, the School Chaplain, for hosting the event.

Another highlight of the year was the baptism of 5 friends in the fellowship on Easter day. It was especially eventful due to the Pastor having to isolate, testing positive with covid the day before; however our Church Secretary, David Adams, readily covered all that was needed at the last minute, and the testimonies of our 5 friends and witness showed the difference Jesus still makes in people's lives today.

We have been glad to have the continued work of Morgan this year, and Bert, who in their outreach and pastoral roles respectively have supported and enhanced the ministry of the fellowship.

Once again we are especially thankful for God's continued provision through the financial giving of members, whose continued generosity enables the Church to achieve its charitable purposes without concern; we give thanks to God for His provision.

Our Church continues to partner with Union School of Theology in Bridgend, to facilitate the teaching of a GDip in Theology with the Welsh Borders Learning Community. We have continued to keep contact with Christian workers from different organisations, including our BMS missionary, through online input and directly in our services. We have also prayed for the brothers and sisters in Caldes de Monbui, in Catalonia, Spain, keeping in contact with them and sending greetings. We also supported our sister church at Norton, and have begun supporting Zoar Baptist in Pandy with Bible Studies. The Church is also ready to help and support Cwmerra, another local Rural Church.

We were delighted at harvest to support the Barnabas Fund collection for food parcels to send to persecuted people living in poverty, and have given generously with special offerings to Tearfund, BMS World Mission, and our mission contact in Moldova called Tamara.

Once again we facilitated the distribution of books for year 3 children in local primary schools. These were offered in memory of Samuel Barker. The book is called 'Indescribable' and written by Louie Giglio. These books were very well received and distributed to over 30 local primary schools. More information about this project is here: https://samuelshope.wordpress.

During this year we were able to upgrade our audio and video systems in the building. This was made possible through the generous funding of a donor, whose gift was allocated for this and other purposes.

We have made contact with new people in the community through our regular worship, groups to explore the Christian faith, and our regular ministries and special events. Our heart's desire is to help our community see Jesus in all His truth and love and to faithfully serve Him together.

Jonathan Greaves

CHURCH ACTIVITIES

The reports below provide more detail on some of the Church activities held during the year.

Activities for Children, Young People and Families

Footprints

Footprints has a wonderful reputation in town for being a warm, friendly, kind toddler group with super songs and homemade cake! Our visitors love that they are looked after, don't need to clear away or set up, and get served their hot drinks and snacks. It is a great position to be in and we pray that this continues. Ruth and Morgan do most of the practical setting out on Wednesday mornings and I (Jo) plan and set up the craft that links to our Bible story, with artistic help from Rachel too! We've continued to follow through the stories in the Beginner's Bible, jumping from New to Old Testament each term. We have about 15 - 20 families every Wednesday, made up of many regulars and lots who come when they can. A few families have come to church on a Sunday morning; spiritual conversations have happened and I'm always pleasantly surprised and delighted to see so many of the adults singing all the words to our Christian songs and copying Jonathan in his hands-up prayer. We continue to pray that this group would be a blessing to many and that spiritual seeds would be sown. We would benefit from another practical person to help with clearing away (11-11:40) so that the adults don't feel they need to help, and another 'chatter' to deliberately and intentionally talk to the adults for the middle hour (10-11am) of the session.

Jo Walker

LINKS Youth Fellowship

LINKS Youth Fellowship is open to children and young adults of secondary school age from all Monmouth churches or from no church, or even those who are simply curious. The Sunday evening session runs from 6:00-7:45pm at the Priory with a great mix of games and activities to suit all types, themed around a short bible study or talk by guest speakers or LINKS Leaders. This year has focused on themes that run throughout the Bible inspired by videos produced by *Bible Project*. Youth are gifted a Journaling Bible and encouraged to use these in the talks to take notes in. Anyone who feels they could do a talk, share a testimony or run an activity/ workshop, please let us know!

In 2022 there have been no new members from Year 7 but neither have we lost any Year 13s. Numbers are low, sometimes as few as four but more often nearer ten. Membership is almost exclusively from Monmouth Baptist Church, although two of our regulars do not belong to any church. They have developed good friendships within the group and it is a pleasure to see our MBC youth bearing Christian witness to their peers in a very easy and natural way. Our small band has become quite a tight-knit group, even creating games and activities to amuse themselves independent of Leaders' intervention.

Healthier snacks have been introduced this year, which have proved popular and regularly disappear before the pizza is finished!

LINKS held a Youth Service at MBC in the Winter Term, and the mix of dance, music and drama was well received by those present and proved a thoughtful and emotive worship opportunity for all concerned.

Amanda Endicott

Sunday Club

I think many of us have noticed the growth in the number of our children on a Sunday morning; what a blessing! We regularly have about 20 children, sometimes up to 25, in the Assembly which is the first part altogether when we first go downstairs. We sing a couple of songs, have a biscuit, pray and learn a memory verse over roughly 4 weeks. The Juniors (Year 3 - 6) then meet in the far end, led by Jeff, Katie or Chris. The Beginners (age 3 - Year 2) meet in the near end, led by Jo, Mand, Cat or recently Hayley, who has joined our team. The creche (age 0-2) goes back upstairs, manned by parents. We always have a 'Third Adult' downstairs for practical and Safeguarding reasons of whom there's about 8 that volunteer, but we'd love more if you're willing - no preparation involved! We continue to use the Click material produced by the Good Book Company which sets out a Bible story and a range of activities/ crafts to accompany. It's been great to see the children being firm friends with many in our church family.

Jo Walker

Brigade

We are blessed with six lovely girls who attend every week and learn what it means to follow Jesus by learning to use the bible as well as singing, dancing and games. We also teach them how to sew, weave, knit and crochet, as well as many crafts during the year. Our girls come from 5 different schools; they have formed a very close friendship even though we have an age range of 7 to 16 year olds.

Michelle Fuller

Roots Bible Study

The Youth Bible Study is a follow-on from the LINKS Youth Fellowship, and 6-8 of our young people study the Bible each week through engaging activities, discussion and prayer. They are a talented group with much potential, and the themes explored have continued to be designed to help them engage with some of the ideas and challenges in the world today.

Work in Schools

We have continued to serve the schools with Primary class assemblies in partnership with Wyesham Christian Fellowship, and lunchtime and after-school clubs. Especially popular has been the 'Bake through the Bible' club run at Osbaston School. It is also especially helpful that there is a great partnership in praying for the Haberdashers Chaplain and supporting some of his work. He also makes opportunities available to bring Open the Book or other appropriate contributions to the schools.

Activities for adults

The Art Fringe

The Art Fringe aims to attract people who want to be creative or partake in creative activities inside and outside of the church community. A key aspect of our goal is to attract those in the 'fringes' of our Christian community into a space within the church which is a hub of social activity. Our other key aim is to provide a therapeutic outlet to those who are looking for a time where they can meet likeminded creatives (artistic ability not an issue) and relax, losing themselves in the art that we do.

We have on the whole attracted many people from the church to experience the club at least once but now have a core group who regularly attend. We have 4 people who are not Christian, come every week and are positive advocates of our sessions to the rest of the community. They occasionally bring visitors or friends with them to experience The Art Fringe and we often get very good feedback about what we do and the welcoming, 'therapeutic' atmosphere of the club.

The Art Fringe advertises and places the photographs of artwork produced on Facebook and Instagram. The club is non-profit making and so far we are running effectively on the weekly £3.00 subs donation by attendees.

We are currently working on an art project for International Women's Day (IWD) 2023 which will involve creating an exhibition about Biblical Women focusing on the #EmbraceEquity theme of IWD. A number of talks will be delivered during the week of the exhibition, tackling some of the ideas and challenges that arise around looking at women in the Bible and how this fits into our current lives. (This will all take place from 7th to 11th March 2023). We have set up a website for The Art Fringe which is the platform for which interested artists can find out more about the project and how to participate. More importantly it is also a doorway to the Bible as in order to create their piece they will have to read the accounts within. We are hoping to draw from artists within our community and further afield. It will be interesting to see what responses we receive!

Berna Pullen

'Tuesday Coffee'

Our group have continued to meet at the Whole Earth Cafe, White Swan Court, Monmouth, where Prai warmly welcomes us and knows most of our orders off by heart!!

Bert Weenink leads us at 10 00am with spiritual 'Food for Thought' which has been a blessing, with Mike Mortimer kindly stepping in a couple of times recently. We then enjoy coffee and cake at 10 30am for an hour. There are usually 12 to 14 people present, sometimes more.

A few of our group are frailer now so we see them less/not at all, but we try to maintain contact with them via telephone or a visit.

John Daniels sadly passed away this year, and a service was held at Monmouth Baptist Church, celebrating his life and learning more about him. We miss his stories and humour.

Our newest members are Dave and Anne Mullins and it is good to have them join us regularly.

I must thank all of our members for their love and care for each other. It is a lovely thing to see.

We meet almost every Tuesday of the year and all are welcome to join us. Should the Whole Earth Cafe be unexpectedly closed, please make your way to Creates Coffee Shop in Church Street, Monmouth.

Fiona Beber

Hymns of Praise
This ministry was still not able to resume in 2022.

Internet Outreach
The Pastor continues to make regular e-mail responses to people who have questions about faith through the Billy Graham Evangelistic Association. The Pastor responds to approximately 3 to 5 messages a week, though the organisation is in contact with thousands of online friends seeking spiritual help. We also maintain a presence online though social media, and online streaming.

Ladies Bible Study
This year the Ladies' Bible Study has been diving into the Gospel of John. After enjoying the use of many commentaries for various studies, it was decided to go 'back to the basics' and focus solely on the Bible. Some of the ladies enjoyed a weekend away at Lee Abbey in October, and there is talk about making it an annual event. The group continues to meet in two separate sessions, Tuesdays 9:45-11:15 and Fridays 9:30-11:00. Any women in the church are welcome to attend either group, and we have welcomed several new attendees this year.

Katie Swartz

Men's Bible Breakfast
Men's Breakfast has been running now since 2016, and we are weekly getting 12-14 men in attendance. 2022 began online only, using ZOOM, but thanks to revitalised catering we have been able to return to meeting in person, with an online link, since September. This year we have worked our way through a significant portion of Revelation, interspersed with the doctrines of Romans 8:28-30, (the application of salvation to our lives), and the story of Abraham in Genesis 11-25. We are a diverse group, and despite the early hour (eating at 7.30, and Bible study at 8.00, all done by 8.30 apart from a little clearing up) we offer a warm welcome to any men who would like to join in.

David Adams

Music Report
Music in church has taken a variety of forms this year, having come out of the previous fully online services, using videos to incorporate a range of different ways to support the Church in sung worship, including video songs, piano led, contemporary band led and more traditional style instruments. It has been encouraging to see how many people have become involved and instruments have included piano, voice or vocal group, guitar, bass guitar, violin, viola, cello, oboe, clarinet, saxophone, cornet and drums. We are still learning how best to play in order to get the sound balance right, but it is great to be exploring a variety of ways to support praising God in song.

Chris Walker and Ruth Owen

Songs of Praise
Although low in numbers, it has been exciting to resume this ministry with a steady core of visitors each month, and up to 10 or 12 people. Help is needed to provide refreshments for this.

Sports and Social Events
As we came out of lockdown there have been plenty of opportunities to meet for fellowship in a sporting or social context. We are so pleased that friends and people who are not regular visitors to the church have been able to participate.

We have had several Badminton and Basketball sessions at Monmouth Leisure Centre, organized by the Walkers, and we have always had a fantastic turnout, with adults and children playing together. We have enjoyed fun tennis sessions at Monmouth Tennis Club's facilities, sometimes with a picnic; and the men have been meeting up fortnightly on a Friday to play football on the Leisure Centre's 4G pitch. A big thank you to Jim Barker for arranging the sessions and washing the bibs!

In June, eight of the men from church attended the Gathering, a festival run by Christian Vision for Men (CVM) in a field near Swindon, and attended by over 1,000 men from across the UK. This was an opportunity for worship, bible study and sports activities. We currently have 16 men from Church booked in for next year. In October, nine of the ladies from Church visited Lee Abbey in North Devon for a weekend of teaching, worship and fellowship. It was a very special time for everyone who attended and will be repeated next year; and hopefully more ladies will express an interest in going.

James Endicott

Monmouth and District Foodbank
We continue to count it a privilege to host the Foodbank whose work has considerably increased over the year, especially due to Ukranian refugees seeking shelter, hosted here in Monmouth.

Mission

BMS World Mission
The Church has continued to support BMS World Mission through prayer and giving. We contribute financially through a monthly standing order, and in addition our Christmas appeal this year was given to BMS World Mission and raised £600.

The Church has continued to support Joy Ransom, as our adopted BMS missionary. Joy is working in Nepal with Kathmandu International Study Centre (KISC)'s teacher training programme (EQUIP), training local teachers in rural, remote areas of Nepal. We have enjoyed receiving Joy's regular prayer updates, and can continue to uphold her in prayer as she enters the last few months of her time in Nepal. More information about Joy can be found at: www.bmsworldmission.org/jransom.

BMS World Mission Birthday Scheme
Some changes have taken place recently at BMS ready for a fresh and exciting approach to 2023, introducing brand new resources. The Birthday Scheme is now renamed 'BMS World Mission Birthday Scheme' and I am no longer called the 'Secretary'; from January 2023 I will be the 'Birthday Scheme Coordinator'.

The past year can best be described as steady considering all that has been going on in the world. I am still supported by a faithful group who, together with members of similar schemes throughout the Baptist network, continue to support BMS World Mission financially and through

prayer, enabling them to not only show practical help to people in need throughout the world but also demonstrate God's love for them.

New members are always welcome.

Mike North

Mission Prayer

Sad to say, the MBC missionary prayer meeting is no longer functioning. We had been looking forward to meeting face to face again after the pandemic. However, when the time came, it became clear that there were not enough of the previous members still available to make it a viable meeting. Due to illness or the pressing demands of other duties, some of the members had been forced to drop out. This was a sad situation and the remaining few talked and prayed about the best way forward.

It seems shocking that a Church with such an active congregation as MBC should not include prayer for overseas mission among its activities. After some discussion with Jonathan, the matter was taken to the deacons for them to make a decision about it. They concluded that the best way forward would be to hand the responsibility over to the housegroups. Helen Hopkins volunteered to collect the prayer information each month and pass it on to the housegroup leaders. They would then include prayer for the missionaries in the programme of the share and prayer meeting on the first Tuesday of each month. This system was put into operation for the first time at the share and prayer meeting in December 2022, and we hope it will become established and work well.

However, aspects of the situation remain troubling. Almost all the previous members of the group who used to take part in the meeting were elderly. There seems to be almost no-one under the age of 65 in the Church who has any interest in supporting overseas missionaries in prayer. This is a source of both sorrow and mystery to me, and I question why interest in missionary work has waned so much over recent decades. This is not the case in all churches, but it does seem to be a noticeable trend. If anyone has any ideas about the possible causes of this decline, and, more to the point, how to try to reverse it, I would love to hear from you.

The measure that we have taken, of transferring the responsibility to the housegroups, welcome though it is, seems to me to be a second-best solution. The duty to pray for our missionaries is really a whole-church responsibility and was never part of the purpose of housegroups when they were first instituted. If there are any individuals in the Church who would be willing to help revive the missionary prayer meeting and take it forward, we would be very glad to hear from you. Otherwise, this is the last annual report that is likely to be written for the missionary prayer meeting.

Marian Hall

Operation Christmas Child

We were once again a drop off point for the Monmouth area. A number of local people called in during November to drop off their Christmas boxes full of gifts for children in need around the world. We collected 120 boxes at our Church and they were taken to the All Nations Centre in Cardiff to be processed. Our boxes this year were sent to Moldova and Central Asia. A total of 19,464 boxes were processed in Cardiff - 19,464 children received a wonderful gift of God's love! Thanks to everyone who helped make this happen.

April Wiggins

Rural Mission
We are glad to continue our longstanding partnership with Norton and still hope to offer support to Cwmerra, at their request. This year Pandy approached us to ask if we would support Bible studies which we eagerly have helped resume on a monthly basis. A couple of visits a year to Garway have resulted in additional support to their Christian discipleship by the Pastor covering special contemporary subjects when he visits.

Tearfund
Tearfund is a Christian charity with over 50 years of experience in international development, working with local churches and organisations in more than 50 countries to tackle the extreme challenges of poverty. They work directly with, and/or alongside, local partners and churches, in underserved communities and have three main responses:

- Humanitarian response to disasters and conflicts, supporting those in greatest need throughout the recovery process.
- Community development with local churches and organisations, mobilising resources and empowering communities to lift themselves out of poverty.
- Advocacy and influencing, helping individuals and churches speak out on issues of poverty and injustice, and challenging unjust policies and practices at local, national and global level.

More details can be found on their website, and 'Tear Times', with accompanying Prayer Diary, is published quarterly. MBC's Christmas appeal of 2021 and Harvest donations for 2022 were dedicated to Tear Fund and raised £1,843.

Elaine Adams

Pastoral Care

"We give thanks to God always for all of you, constantly mentioning you in our prayers, remembering before God and Father your work of faith and labour of love and steadfastness of hope in our Lord Jesus Christ." (1 Thessalonians 1:2-3)

The characteristics of faith, love and hope are several times found together in the New Testament. Notice in the passage above that true faith will be expressed in action, accompanied by a labour of love, steadfastly trusting in, and resting on, our Lord Jesus Christ.

Those involved in pastoral care at MBC will no doubt acknowledge the need for such faith, love and hope as we seek to come alongside those who are in need of support.

I am grateful to the other members of the team who faithfully get on with maintaining contact with people who have been bereaved, with those who were hospitalised and those who are housebound. We are glad that most restrictions have now been lifted, allowing us free access to those in need.

I would also like to thank the team for the invaluable guidance and encouragement they have given me.

Please pray for us in this ministry. Thank you.

Bert Weenink (Pastoral Worker)

Safeguarding

We as a Church recognise our responsibilities in safeguarding all children, young people and vulnerable adults at risk. We currently have over 50 individuals in church who hold a DBS certificate – thanks to Jo Walker for her work in organising these and keeping things up to date with Due Diligence Checking.

We have discussed Safeguarding at most of our Deacons' meetings and it is also an agenda item at our Church Meetings.

The Safeguarding policy is updated each year.

During 2022 we introduced the policy of asking all new volunteers to complete an application form and provide names of referees. Any volunteers are also expected to complete Safeguarding Training. The Level 1 Safeguarding video is shown during a Church service annually and we took part in Safeguarding Sunday on November 20th. Safeguarding Sunday is an annual awareness-raising campaign that helps churches share what they are doing to make their church safer for everyone.

During the year we continued to have a third adult present in Sunday Club to ensure the extra safety of the children. I would like to take this opportunity to thank all those who help to ensure that children, young people and vulnerable adults at risk are as safe as possible in our church. Over the next year we will organise First Aid Training and ensure that new volunteers continue to follow procedures as outlined in our policy.

April Wiggins – Designated Person for Safeguarding (DPS)

CHURCH GROUPS AND MINISTRIES DECEMBER 2022

Art Fringe	Berna Pullen
Bible Reading Notes	Fiona Beber
BMS World Mission Birthday Scheme	Mike North
BMS World Mission	Ed and Marian Hall
Breathe	Jonathan Greaves, Helen Hopkins
Brigade	Michelle Fuller
Catering Coordinator	Richard Coltart
Child Protection Advocates	April Wiggins, Jo Walker
Christianity Explained	Jonathan Greaves
Church Administration	Roger and Rebecca Clewett
Church Worker	Morgan Britton
Churches Together in Monmouth	Jonathan Greaves, Ruth Bingle
Cleaning	'Dust A Minute' (outside company)
Coffee Coordinator	Richard Coltart
Communications and Publicity	Jonathan Greaves and Ruth Bingle
Email Hub (prayer letters)	Ed and Marian Hall
E-News	Rebecca Clewett
Evangelical Alliance	Alan Cochran
Finance Administrator	Roger Clewett
First Aid boxes and Fire safety	Alan Cochran
Flowers	Dave and Beth Frederick
Food Bank	Mary Harris
Footprints	Jo Walker, Katie Swartz
Hymns of Praise	Jonathan Greaves, Alan Cochran
Internet Editor	Ruth Bingle
Internet Evangelism (Billy Graham)	Jonathan Greaves

Kitchen Management	Richard Coltart
Ladies Bible Study	Katie Swartz, Jo Walker
Links Youth Fellowship	Amanda Endicott, Olivia McLachlan
London City Mission	Ed Hall
Men's Ministry	David Adams
Minutes Secretary	Elizabeth Alderson
Music Coordinator	Ruth Owen, Chris Walker
Overseas Mission	David Adams
Pastoral Coordinator	Maureen Vandervelden
Pastoral Worker	Rev Bert Weenink
Posters	Simon Beber
Prayer Triplets	Helen Hopkins
Property Maintenance Steward	
Pulpit Secretary	Elaine Adams
Roots Youth Bible Study	Jonathan Greaves
Rotas	Elizabeth Alderson, Jo Walker, Richard Coltart
Schools' Ministry	Jonathan Greaves
'Serving our Streets' Coordinators	Janet Lloyd, Fay Sims
Songs of Praise	Jonathan Greaves, David Adams
Sports and Social Activities	James Endicott, Chris Walker
Sunday Club	Jo Walker
Tearfund	Elaine Adams
Tuesday Coffee	Fiona Beber
'Word Alive' Coordinator	Katie Swartz

FINANCIAL REVIEW

This review covers the calendar year 2022. The financial results for the calendar years 2021 and 2022, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements. To respond to changes in the information presented requested by the Baptist Union some items in 2021 have been re-categorised from how they were presented last year.

The Church's activities resulted in a deficit of £18,907 in 2022. Other than the usual receipts and payments, the main components of this deficit were spending £10,106 on audio-visual equipment for the Church and spending over £27,000 from money received in previous years on employing a Church Worker and a Pastoral Worker. These amounts were partially offset by higher receipts from most of our sources of income.

Sources of income

The Church continues to receive the funds it needs to carry on its activities from within its own membership and congregation, from a grant from a church organisation to support specific activities, and with smaller amounts, mostly from the hire of the Church building. Other than seeking gifts for the devotional books in memory of Samuel Barker through a Stewardship website there was no wider public appeal for funds during the year.

Donations and Grants

Regular personal donations were 9% higher than in 2021; other donations for the Church's own purposes were 15% higher than the previous year. Donations collected for other causes were more than £3,000 more than in 2021. The Sunday collection has increased, probably through having a higher attendance due to the easing of coronavirus restrictions, but it remains at less than half pre-coronavirus levels.

The Schools Work and Training Fund received a grant seeking to cover up to half the cost of employing our Outreach Worker.

Repair of the Church building

The Church continued the repairs to the Church building set out in the 2017 quinquennial inspection report; the work was estimated to cost £14,600 at that time. Most of the work was completed prior to 2022; £2,545 was spent in 2022 on repairs listed in that report. A new quinquennial inspection report is planned for 2023.

General Fund

The General Fund finances the normal work of the Church. A surplus of £12,292 arose during 2022, mostly due to increased donations and spending less than planned on the Church building and manse. This surplus will enable the repairs to the Church building to continue without expecting to have to seek substantial additional donations from the members and congregation.

Along with many other Baptist Union Churches this Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme. The Church had been making on-going deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. Following 'Just Group' taking on the Defined Benefit assets and liabilities during 2022, deficit payments have been reduced from £381 per month to £1 per month, saving the Church £18,000 over the following four years.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

Other Church funds
The Schools Work Designated Fund had a deficit of £8,693 in 2022. This fund was used to support an Intern who helped the Pastor undertake schools and other work. After our Intern was employed as an Outreach Worker in September 2021, funding was received from the Wales Leadership Forum, intended to meet half of his costs over the following year. This Fund was also used to buy and receive donations for the devotional book called 'Indescribable' by Louie Giglio given to Year 3 pupils in Monmouthshire schools.

The Benevolent Fund Restricted Fund was renamed the 'Assistance Fund'; it continues to be available to support the material needs of people associated with the Church. The Pastor decides who to give money to. This Fund had a surplus of £1,060 in 2022 after making three gifts during the year and receiving donations, including one of £1,000 plus £250 Gift Aid to help individuals with their energy bills. The collection at the monthly evening communion service and one-off donations continue to finance this Fund.

The Special Gift Designated Fund did not receive any donations in 2022. It had a deficit of £23,566 as money given to it in 2020 and 2021 was spent in accordance with the donors' wishes on audio-visual equipment and paying a Pastoral Worker and (from September 2022) a Church Worker.

Reserves Policy
During 2022 the Trustees decided to retain the existing Reserves Policy. Reserves are funds that are readily available to meet financial circumstances that are substantial deviations from those anticipated in the annual budget and not met by receipts at the time payments are made.

The Trustees consider that the Church requires three months' worth of budgeted payments as its reserves; this is £33,350 for 2023. This Reserves Policy is reviewed by the Trustees at least once a year. On 31st December 2022 the Church held £50,966 in its reserves. The reserves are held in a bank current account and a building society account from which money can be withdrawn at a maximum of two working days' notice.

Clive Wiggins, Treasurer
4 May 2023

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 31 DECEMBER 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 19 to 28.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. 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 as part of an independent examination.

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

JMRoderick

Joanna Roderick ACA
WJ James & Co
Bishop House
10 Wheat Street
Brecon
Powys LD3 7DG

24/05/2023

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

These accounts are presented in the format requested by the Baptist Union of Great Britain. They have been prepared on a 'receipts and payments' basis and in accordance with Section 133 of the Charities Act 2011.

GENERAL FUND

This Fund can be used for any purpose, though for purposes that have their own specific funds those other funds will be used until they are exhausted. The Rural Mission Fund's transactions with HMRC passed through the General Fund; only their net effect on the General Fund in each calendar year is shown in this section.

	Note	Calendar year 2022	Note	Calendar year 2021
Receipts				
Planned regular donations by standing order	1	£65,966		£60,660
Other donations excluding those for other causes	2	£10,426		£9,056
Gift Aid income tax refund		£16,173		£14,322
Investment income: Interest received		£1,813		£986
Payments for use of premises		£5,818		£1,194
Raised for other causes	3	£4,411		£1,281
Other receipts	4	£1,244		£108
		£105,851		£87,607
Payments				
Ministry	5	£50,871		£51,725
Mission	6	£5,832		£2,463
Upkeep of Church premises	7	£15,833		£14,510
Administration and other expenses	8	£3,314		£3,408
Amounts passed on to other causes	9	£17,709		£12,145
		£93,559		£84,251
Surplus (deficit) for the year		£12,292		£3,356
Balance brought forward		£29,743		£26,387
Balance carried forward		£42,035		£29,743

RURAL MISSION PROJECT

This fund closed in July 2021 after the five year Rural Mission project came to an end on 30 June 2021. This was a Restricted Fund, it could only be used to support the Monmouthshire and South Herefordshire Rural Mission or returned to the donors.

		Calendar year 2022	Calendar year 2021
Receipts			
South Wales Baptist Association		£0	£0
Llandogo Trust		£0	£8,000
Donations from churches		£0	£1,400
Personal donations		£0	£1,610
Gift Aid income tax refund		£0	£569
Miscellaneous income		£0	£214
		£0	£11,793
Payments			
Missioner's stipend (gross)		£0	£14,208
Employer's pension contributions		£0	£1,421
Employer's National Insurance contributions	10	£0	£560
Missioner's expenses		£0	£666
Returned to the Llandogo Trust		£0	£2,093
		£0	£18,948
Surplus (deficit) for the year		£0	(£7,155)
Balance brought forward		£0	£7,155
Balance carried forward		£0	£0

ASSISTANCE FUND
(Previously known as the Benevolent Fund)

This is a Restricted Fund, it exists to meet the material needs of people associated with the church, but is also used to help others in need. Its funds are used as directed by the pastor of Monmouth Baptist Church.

	Calendar year 2022	Calendar year 2021
Receipts		
Monthly evening communion collection	£71	£60
Other donations	£1,694	£942
Gift Aid and Small Donations Scheme tax refund	£255	£133
	£2,020	£1,135
Payments		
Gifts to individuals	£960	£0
	£960	£0
Surplus (deficit) for the year	£1,060	£1,135
Balance brought forward	£3,389	£2,254
Balance carried forward	£4,449	£3,389

SPECIAL GIFT FUND

This is a Designated Fund. It was created from a gift received during 2020 from the estate of a relation of a member of the Church. This member requested that it be used to support the pastor's ministry and to renew the Church's audio-visual equipment; this request was made less prescriptive in January 2021.

	Calendar year 2022	Calendar year 2021
Receipts		
Received from Stewardship	£0	£60,000
	£0	£60,000
Payments		
Audio-Visual equipment	£10,106	£19,155
Pastoral Worker and Church Worker's employment costs	£12,051	£1,700
Pastoral Worker and Church Worker's expenses	£1,409	£0
	£23,566	£20,855
Surplus (deficit) for the year	(£23,566)	£39,145
Balance brought forward	£139,145	£100,000
Balance carried forward	£115,579	£139,145

SCHOOLS' WORK FUND

This is a Designated Fund that exists to separate and hold receipts received to meet the costs of specifically Christian work in schools in Monmouth and the immediate area and other similar work.

Two interns trained with the Church from October 2018 to August 2021; this included assisting the pastor with schools' work. From September 2021 until August 2022 the most recent intern was employed as an Outreach Worker, which also included helping with schools' work which is financed through this fund.

	Note	Calendar year 2022	Calendar year 2021
Receipts			
Donation from the Wales Leadership Forum		£6,667	£3,333
Personal donations directed to this fund	11	£3,141	£13,381
Gift Aid income tax refund		£63	£263
		£9,871	£16,977
Payments			
Intern's training allowance		£0	£4,100
Trainee's expenses		£730	£563
All costs of employing the Outreach Worker		£13,192	£6,195
Outreach: Key to Life exhibition		£0	£1,000
Devotional books distributed in Monmouthshire schools		£3,885	£7,270
ICE Wales affiliation fee		£200	£200
Employer's National Insurance contributions	10	£557	£0
		£18,564	£19,328
Surplus (deficit) for the year		(£8,693)	(£2,351)
Balance brought forward		£16,713	£19,064
Balance carried forward		£8,020	£16,713

WELSH BORDERS LEARNING COMMUNITY FUND

This is a Restricted Fund. It was created on 2 July 2021 to hold money on behalf of the Welsh Borders Learning Community.

	Calendar year 2022	Calendar year 2021
Receipts		
Receipt from Welsh Borders Learning Community	£0	£885
	£0	£885
Payments		
Returned to Welsh Borders Learning Community	£0	£0
	£0	£0
Surplus (deficit) for the year	£0	£885
Balance brought forward	£885	£0
Balance carried forward	£885	£885

CONSOLIDATED RECEIPTS AND PAYMENTS

These amounts are the totals from pages 18 to 21. The total amounts transferred between funds are deducted to avoid them being double counted in the total.

	Note	Calendar year 2022	Note	Calendar year 2021
Receipts				
General Fund		£105,851		£87,607
Rural Mission Project		£0		£11,793
Special Gift Fund		£0		£60,000
Assistance Fund		£2,020		£1,135
Schools Work Fund		£9,871		£16,977
Welsh Borders Learning Community Fund		£0		£885
Transfers between funds	12	£0		(£1,260)
Total		£117,742		£177,137
Payments				
General Fund		£93,559		£84,251
Rural Mission Project		£0		£18,948
Special Gift Fund		£23,566		£20,855
Assistance Fund		£960		£0
Schools Work Fund		£18,564		£19,328
Welsh Borders Learning Community Fund		£0		£0
Transfers between funds	12	£0		(£1,260)
Total		£136,649		£142,122
Surplus (deficit) for the year		(£18,907)		£35,015
Balance brought forward		£189,875		£154,860
Balance carried forward		£170,968		£189,875

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

Reserves Policy

The Church does not pursue the accumulation of reserves as a policy but seeks to use the resources given to it to pursue its objectives. It has, however, recognised the need to maintain a level of reserves sufficient to meet both the expected and unexpected costs of pursuing those objectives. To this end, and amid uncertain broader economic conditions, the Church aims to maintain a level of reserves equal to three months of budgeted expenditure in each of its funds. Both the level of reserves and the policy on the use of any accumulated funds are reviewed regularly by the Trustees and specifically ratified on an annual basis when the church's accounts are prepared.

At 31 December 2022 the Church's cash balance available at short notice was £50,966, which is more than three months of budgeted expenditure for 2022 of £32,948.

	Note	31 December 2022	31 December 2021
Assets			
Bank account balances		£170,966	£189,872
Representing the balances carried forward in each fund:			
General Fund		£42,035	£29,743
Special Gift Fund (Designated Fund)		£115,579	£139,145
Assistance Fund (Restricted Fund)		£4,449	£3,389
Schools Work Fund (Designated Fund)		£8,020	£16,713
Welsh Borders Learning Community (Restricted Fund)		£885	£885
		£170,968	£189,875

The £2 discrepancy between the value of monetary assets and liabilities above is a result of adding-up the rounded values of the amounts in the funds; the value of the assets is the more accurate figure.

Non-monetary assets			
Held for the church's own use	13	£3,520,214	£3,062,686
Liabilities			
Current liability: Uncashed cheques		£0	£100
Current liability: Cash balance in respect of Footprints		£28	£0
Outstanding repairs to the Church building under the 2017 Quinquennial Review of the building	14	£255	£3,200
Share of the Baptist Pension Scheme deficit	15	£0	£43,400
Total Liabilities		£283	£46,700

The accounts and statement of assets and liabilities set out on pages 18 to 23 relating to the year ending 31 December 2022 are as approved by the trustees.

Clive Wiggins (Treasurer)

Rev Jonathan Greaves (Pastor)

NOTES TO THE ACCOUNTS

	Calendar year 2022	Calendar year 2021
1. Planned regular giving by bank standing order		
Gift Aided regular giving	£57,589	£52,910
Other regular giving	£8,377	£7,750
	£65,966	£60,660
2. Other donations		
Collections	£3,285	£1,131
Other one-off and irregular donations	£7,141	£7,925
	£10,426	£9,056

The amount stated here for 2021 is different from what was originally presented for 2021 because the Baptist Union asked for amounts raised for other causes to be separated; that information is in Note 3 below.

3. Amounts raised for other causes		
Tearfund	£1,563	£125
Tamara Bucur's ministry in Moldova	£2,738	£1,136
Other causes	£110	£20
	£4,411	£1,281
4. Other receipts		
Footprints receipts	£607	£0
Insurance claim on the Church building	£362	£0
Book sales	£263	£0
Greetings card sales	£12	£0
Funeral fee	£0	£108
	£1,244	£108
5. Ministry		
Pastor's stipend (gross)	£33,465	£31,674
Employer's NI paid on behalf of the Rural Mission	£0	£2,240
Employer's pension contribution, see the note below	£6,908	£8,923
Visiting speaker's fees	£452	£1,565
Pastor's travel	£1,047	£486
Manse costs including energy	£8,528	£6,108
Other ministry	£471	£729
	£50,871	£51,725

The Pastor acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Pastor, including the provision of manse accommodation owned by the Church.

The £51,725 total for 2021 is sub-divided differently from how it was presented in last year's accounts to accommodate the revised breakdown of this item requested by the Baptist Union. The amount stated as the Pastor's stipend in 2021 is less than its nominal amount because of a change during 2021 in the timing of the payment of Income Tax and Employee's National Insurance contributions requested by HMRC, resulting in only ten months worth of these items being included here.

In addition to the standard level of employer's pension contributions, further obligatory contributions of £2,669 (2021: £4,509) were made to reduce the Baptist Pension Scheme's defined benefit scheme deficit. These additional contributions were reduced to £1 per month from the month after 30 June 2022, the date on which the Scheme's defined benefit liabilities were taken on by an insurance company in return for the assets of the defined benefit scheme.

6. Mission

None (2021: £1,260) of the Mission expenditure below was transferred to the now closed Rural Mission Restricted Fund and appeared as part of the Church and individual donations there.

	Calendar year 2022	Calendar year 2021
Outreach locally	£4,148	£628
Monmouthshire and South Herefordshire Rural Mission	£0	£1,260
Sunday School and Footprints	£793	£180
Youth Groups	£36	£96
Books and teaching aids	£430	£299
Tablet computers for the 'Guardians of Ancora' game	£425	£0
	£5,832	£2,463

The amount stated here for 2021 is different from what was originally presented for 2021 because the Baptist Union asked for amounts passed on to other causes to be separated; that information is in Note 9 below.

7. Upkeep of Church premises

Lighting and heating	£5,340	£4,597
Cleaning	£2,042	£269
Insurance	£2,546	£2,208
Repairs and maintenance	£5,905	£7,436
	£15,833	£14,510

The repairs and maintenance figure includes £2,545 (2021: £4,197) spent on repairs to the Church building as a result of the 2017 quinquennial building inspection report.

8. Administration and other expenses

Administration, management costs, printing and stationery	£1,122	£749
Telephone and Postage	£531	£441
Advertising and Publicity	£115	£7
Subscriptions (to Baptist and other organisations)	£1,015	£1,029
Samaritan's Purse for Christmas boxes	£33	£0
Other management	£498	£1,182
	£3,314	£3,408

No gifts were made to trustees of the Church during 2022 (2021 also £0)

9. Amounts passed on to other causes

Baptist Home Mission	£4,900	£4,000
BMS World Mission	£4,900	£4,000
The Leyshon's in Brittany	£2,600	£2,600
Tearfund	£1,684	£25
Tamara Bucur in Moldova	£3,515	£1,500
Total for all other causes	£110	£20
	£17,709	£12,145

10. Apportionment of Employer's National Insurance contributions between the funds

As in recent years, Employer's National Insurance contributions have been charged to the General Fund and other funds in a way that results in the General Fund only paying the Employer's National Insurance contributions that it would have paid had the other funds not been paying the costs of specific employees; the other funds pay the balance.

The annual allowance against Employer's National Insurance contributions called Employment Allowance was increased from £3,000 to £4,000 at the start of the 2020/21 tax year. This resulted in the General Fund not paying any Employer's National Insurance contributions in either of the calendar years 2021 or 2022, because potential Employer's National Insurance contributions of only £3,557 and £3,724 respectively were generated by payments from the General Fund in those years respectively.

11. Personal donations directed to the Schools' Work Fund

	31 December 2022	31 December 2021
Support of Morgan Britton as intern, then an employee	£0	£5,000
Devotional books for year 3 pupils in Monmouthshire	£3,141	£7,581
Visit of the 'Key to Life' exhibition	£0	£800
	£3,141	£13,381

12. Transfers from General Fund to Rural Mission Fund

In 2021 transfers of £300 from the General Fund to the Rural Mission Fund were made each month from January to April; also from January to June transfers of £10 originating from personal donations were made each month from the General Fund to the Rural Mission Fund. There were no similar transfers in 2022.

13. Non-monetary assets held for the Church's own use:

The Church building, including the organ, in Monk Street	£2,788,018	£2,441,366
The Manse, 3 Monk Street, Monmouth	£653,357	£552,284
Wyesham Chapel	£0	£0
Church fixtures, furniture and equipment	£78,839	£69,036
	£3,520,214	£3,062,686

The Church is the beneficial owner (subject to relevant trusts) of the assets above, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd. These assets are shown at their insured value on the relevant date. The value of zero for Wyesham Chapel and the land it is on is not an indication it has no value, just that it is not insured.

14. Monies for outstanding repairs to the Church buildings

An architect's five-yearly formal review of the state of repair of the Church building in September 2017 gave the figure used for 2021 as guidance on the cost of repairs needed to the building; it did not include VAT or professional fees. The figure for 2022, £255, is that for 2021 with the cost of the items completed in 2022 deducted.

A new five-yearly report on the state of repair of the manse and Church building is planned for 2023. The surplus in 2022, and some future receipts, may be needed to meet the costs of repairs expected to be required.

15. Share of the Baptist Pension Scheme Deficit

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of this and other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012 benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure the DB members' pension benefits. 'Just' are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

MONMOUTH BAPTIST CHURCH

England & Wales - Charity number 1180772

Accounts

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Knowing Jesus Better
Making Jesus Known

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2021

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MONMOUTH BAPTIST CHURCH

Trustees Annual Report 1 January to 31 December 2021

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:
Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:
The Revd Jonathan Greaves (Pastor)
Mr David Adams (Secretary) (appointed May 2019)
Mr Clive Wiggins (Treasurer) (appointed May 2019)
Ms Elizabeth Alderson (appointed May 2021)
Mr Alan Cochran (appointed May 2019)
Mrs Helen Hopkins (appointed May 2021)
Mr Michael North (appointed July 2020)
Mr Cliff Vandervelden (appointed September 2019)
Mrs April Wiggins (appointed July 2021)

Property Trustees:
The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers:
Barclays Bank, 17-18 Agincourt Square, Monmouth NP25 3DY
United Trust Bank, 1 Ropemaker Street, London EC2Y 9AW
Monmouthshire Building Society, John Frost Square, Newport NP20 1PX

Independent Examiner:
Mrs Joanna Roderick, W J James & Co., Brecon LD3 7DG

Annual Report for 1 January – 31 December 2021:
The trustees present their Annual Report and Financial Statements for the period 1 January – 31 December 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by an Approved Governing Document, namely the Church Constitution. Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

The Church Members' Meeting normally takes place five times a year and has responsibility for the overall policy of the Church. In accordance with the Constitution the members appoint Deacons, who together with the Pastor, Secretary and Treasurer (who are also appointed by the Members) make up the Trustees of the Church and are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All

members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

OBJECTIVES AND ACTIVITIES

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30am and 6.30pm. There are also occasional services at other times which are advertised on the Church Notice Board, weekly news-sheet, social media, and the website at www.monmouthbaptistchurch.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The Church runs a series of Neighbourhood Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. From time to time the Church runs courses for people interested in discovering more about Christianity, for example 'Christianity Explored' and 'Christianity Explained'.

The Church runs various activities during the week, some aimed at particular age-groups and others open to everyone. For example, activities for children include 'Footprints Parents and Toddler Group' which meets in the Church premises on Wednesday mornings with the purpose of assisting the community and demonstrating the love of Jesus Christ; the 'Links Youth Group' which meets near the Church on a Sunday evening; and 'Roots Bible Study' for young people of secondary school age.

Activities for older people include 'Hymns of Praise' and 'Songs of Praise'.

Other activities, to which all ages are invited, include 'Tuesday Coffee' and 'Breathe' (a monthly meeting with various speakers held in a local cafe).

The Church also supports a ministry in local schools, and a 'Rural Mission'. The five-year Rural Mission project ended on 30th June 2021, but our support for Rural Mission continues through partnerships with Norton and Cwmerra churches.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021 was a positive year in the life of the Church despite the various implications of Covid-19.

During the year two people were received into membership of the Church and one Church member died. At 31 December 2021 the membership stood at 56.

Our New Year text helped us focus on looking ahead after a challenging year as a fellowship and on the global scale. "*One thing I do*" from Philippians 3:13 helped us to look to Jesus and His priorities for us during the year.

In particular the changes and adjustments to the COVID-19 pandemic affected our church life, still limiting our regular activities to worship God and serve the community. We continued using online facilities and streaming all our Sunday services. We also maintained regular support for people who were not connected to technology, or were cautious when it was possible to meet in person. We continued to hold regular church meetings and communion services online, but not recorded. We continued to rely on Jeff Bowman, his daughter, and the Pastor's children who have operated the technical systems to enable streaming to happen from the chapel building. It has also been invaluable to have had the administrative support of Roger and Rebecca who have enabled communication to be very efficient with the wider fellowship with e-news, emails, agendas and other administrative roles which have helped the church to continue to work effectively.

As hoped, the removal of the restriction to sing, although still while wearing a mask, greatly affects people's interest in attending in person again. We also cautiously began resuming some ministries – in particular our Sunday Club, Footprints Toddler group, and Youth work. The building also began to be used, in compliance with regulations, for outside community groups including Alcoholics Anonymous, and the Monmouth Male Voice Choir. The high needs of Foodbank clients continued to be served from our premises.

On 1st September the Church invited Morgan Britton to continue in a new role from his internship. He is completing his studies and serving as an Outreach Worker and Evangelist. As before, he has worked with the Pastor in schools, producing videos, and shared in the leading of services, preaching and Bible studies, as well as areas of personal responsibility. His ministry is appreciated and we were especially glad that with his Welsh-speaking abilities, he was able to lead a Welsh learners' carol service again, with the help of other Welsh speakers in the Church.

Although we have been exploring the possibility of calling an Assistant Pastor to serve among us, we have not found a suitable candidate. In the meantime, we have invited a regular preacher and retired pastor, Rev Bert Weenink, to work with us for a day a week providing Pastoral support in the fellowship. Bert also leads worship and preaches once a month. Again this is a ministry which is greatly appreciated.

The Church has been able to continue the repairs and maintenance to our buildings required as a result of our last Quinquennial Review, but slow progress has been made with the building works this year.
We were especially thankful for God's continued provision through the financial giving of members, especially the flexibility to move to direct giving, independent of weekly offerings which were not possible. We note however that weekly giving has been reduced as a result of this, even as in person gatherings have returned. However, we were once again the blessed recipients of a legacy gift of £60,000, to possibly be used for supporting housing of an Assistant Pastor if the Church appoints one.

Our congregational attendance has been increasing again, after the considerable falls due to lockdown. Especially families with children have begun growing again due to the resumption of our Sunday Club. Our online presence has reached a sustained level of approximately 60-100 views of the services each week, and 30-40 while streaming live. Once again, we have new people in the area join us. We are looking forward to holding a baptism service when restrictions allow with 5 candidates now waiting.

Our Church continues to partner with Union School of Theology in Bridgend, to facilitate the teaching of a GDip in Theology with the Welsh Borders Learning Community. Morgan is an enrolled student doing the 2 year course. We have continued to keep contact with Christian workers from different organisations, including our BMS missionary, through online input and directly in our services. We have also prayed for the brothers and sisters in Caldes de Monbui, in Catalonia, Spain, keeping in contact with them and sending greeting videos. We also supported our sister church at Norton, who joined with Monmouth in the first lockdown and put arrangements in place to hold their own online meetings when needed. The Church also agreed to offer help and support to Cwmerra, another local Rural Church who reached out to us as a result of so many changes in the pandemic; this is the only new initiative among the Rural Churches since the Rural Mission Project ended this year.

We were delighted to support the Barnabas Fund collection for food parcels to send for persecuted people living in poverty and sent over 50 boxes through our harvest offering.

As a result of Covid, the charity "Counties" had their Key to Life bus available for local primary schools. The church was able to offer this interactive opportunity to explore the Christian faith in a school appropriate way. This was entirely funded by the church so schools could use the resource for free. It was run by our fellowship with help from Wyesham Christian Fellowship and the Haberdashers' school chaplain, Cliff Swartz.

Another exciting opportunity was the way the church was able to facilitate the distribution of books for year 3 children in local primary schools. These were offered in memory of Samuel Barker, and was an appropriate devotional books, exploring the Bible and God's world. The books is called 'Indescribable' and written by Louie Giglio. These books were very well received and distributed to over 30 local primary schools. A special site was set up to give for the £8000 cost of providing these books. More information about this project is here https://samuelshope.wordpress.

The reports of the Church's activities below indicate the flexibility and adaptation to the new circumstances, and exhibit the love and dedication provided by volunteers in the fellowship who are seeking to help the Church fulfil its calling to 'know Jesus better and make Jesus known.'

Jonathan Greaves

CHURCH ACTIVITIES

The reports below provide more detail on some of the Church activities held during the year.

Activities for Children, Young People and Families

Footprints
It has been wonderful to have our baby and toddler group Footprints up and running again. We have had around 30 different families through our doors and between 9 and 14 families come each week. The atmosphere is warm, friendly and fun; the children seem to enjoy themselves and the adults seem chatty and relaxed. We are doing a Bible overview going through The Beginner's Bible and have a craft to match our story time each week. We pray each week that we would be able to share God's love, gossip the gospel and build good relationships; please continue to pray for us.

Jo Walker

LINKS Youth Fellowship
LINKS Youth Fellowship is open to children and young adults of secondary school age from all Monmouth Churches or from no church, or even those who are simply curious. In 2021 we welcomed five new regulars from different backgrounds across a variety of year groups and bid farewell to two Year 13s.

Leadership numbers are healthy with Morgan Britton joining the team this year. Numbers are stable, and we regularly see 10-12 young people turning up each week. We encourage all young people to let others know about LINKS and are pleased to welcome any friends they bring. The Sunday evening session runs from 6-7:45pm at the Priory with a great mix of games and activities to suit all types, themed around a short bible study or talk by guest speakers.
A second year of operating under COVID-19 restrictions has tested our creativity, but yet again our young people have been open to a mix of meeting on *zoom* or face to face sessions at the Priory depending on what new announcements dictate. There were no trips or camps this year.

Amanda Endicott

Sunday Club
We have been really encouraged by the growth in Sunday Club! We have around nine regular children in our 3-7 Beginners class and up to nine in our 8-11 Juniors class, plus three in creche. When we arrive downstairs, we remain altogether for 5 - 10 minutes for songs, prayer and memory verse before splitting into our groups. Our five leaders (Katie, Jeff, Mand, Chris and Jo) follow the Click material produced by The Good Book Company. We also have a 'Third Adult' rota-ed on to go between the groups as an extra pair of hands and for Safeguarding and we have many individuals who help with that.

Jo Walker

Brigade
Brigade has a lovely group of young girls currently ranging in age from 8 to 15 years old, who all enjoy a variety of activities. We have recently introduced the torchlight series of DVDs, which the girls have enjoyed immensely as it shows them all about the different ways that God has been in the lives of different people. We love teaching the girls new ways to get to know the Lord. They also come to Brigade to enjoy one another’s company and laugh together whilst they are learning what it means to have faith in Jesus Christ.

Michelle Fuller

Roots Bible Study
The Youth Bible Study is a follow-on from the LINKS Youth Fellowship, and our young people of 6-8 study the Bible each week through engaging activities, discussion and prayer. They are a talented group with much potential, and the themes explored have been designed to help them engage with some of the ideas and challenges in the world today.

Work in Schools
We have continued to serve the schools with Primary class assemblies and the beginning of an after-school club. These have been tentative due to the Covid restrictions. It has been especially good to have the Open the Book team allowed back for assemblies again until new restrictions commenced at Christmas time. It is especially helpful that there is a great partnership in praying for the Haberdashers Chaplain who with his family belong to the Church. He also makes opportunities available to bring Open the Book or other appropriate contributions to the schools.

Activities for adults

'Tuesday Coffee'
Tuesday Coffee Morning has faithfully continued to meet at the Whole Earth Cafe, White Swan Court, Monmouth, throughout 2021. Whilst the weather allowed we chose to sit outside, following any Covid guidelines. Once colder however, we moved into their overflow room which is able to seat us all. Numbers can be as high as 17, but the average is probably 12 to 14. We have had some new faces join us this year and a couple leave for various reasons.

There is a lovely sense of caring among us, especially important as some elderly members have suffered ill health and /or operations. It also gives them at least one social event per week, vital during this pandemic. Thank you to all who show ongoing love and support to others in this group, especially Jean, Dorothy and Lorraine.

Because all members have so enjoyed meeting at this venue, and benefitted from the ease of access it gives them, plus the joy of friends passing by and nipping in for a moment, it has been agreed by the church leaders that we continue meeting there until further notice. A warm welcome awaits anyone who would like to join us on Tuesdays, 10 30 to 11 30 a.m.

Fiona Beber

Hymns of Praise
This ministry was not able to resume in 2021.

Internet Outreach
One of Morgan's roles has been to explore our online presence. As a part of this he has produced a couple of videos to help engage with the online community. As well as this, the Pastor is a regular e-mail responder to people who have questions about faith. This runs through the Billy Graham Evangelistic Association. The Pastor responds to approximately 3 to 5 messages a week, though the organisation are in contact with thousands of online friends seeking spiritual help.

Ladies Bible Study
The Ladies Bible study has continued to meet in two groups on Tuesdays and Fridays. After finishing studying Joshua, aided by a commentary written by Dale Ralph Davis, we moved to the New Testament to study parts of the Gospel of the Mark with the book King's Cross by Tim Keller. We have welcomed a few new members and continue to be grateful to grow as a group in both in wisdom and fellowship.

Katie Swartz

Men's Bible Breakfast
During 2021 around 12 men each week have continued to meet online on Friday mornings at 8.00 am for a half-hour Bible study. We began in January completing Philippians, then considered some useful doctrine in: "*9 Words that will change your life - unpacking the work of Jesus on the Cross*" from March into May. Through the summer we investigated 1 Peter, and since the autumn we have visited the beginning of Revelation and the Letters to the Seven Churches. Anyone who would like to join in can find the ZOOM link in the e-news, or contact David for a (usually weekly!) reminder.

David Adams

Music Report
The Covid restrictions over the past 18 months have meant that making music in church has been severely limited. Nevertheless, several church members have taken a lot of trouble to produce their own videos of songs, and submitted them to Jonathan for him to include in the streamed services. While services were only online, there was generally no live music, as the technical side of things made it difficult to relay live piano playing. This has now been remedied with the introduction of a new sound system, and a few times recently we have had live piano playing to accompany some of the hymns. However, most of the music has continued to be 'canned'. I think we all look forward to the time when we shall be able to congregate together in an uninhibited and safe way to praise the Lord musically, without having to distance ourselves from one another and wear face masks.

Ruth Owen

Songs of Praise
This ministry was not able to resume in 2021.

Monmouth and District Foodbank
The Foodbank continued to do an excellent job of serving people in poverty with emergency help. At Christmas £2,400 of vouchers were distributed along with food parcels. The Foodbank now make a monthly contribution to the church which is redirected to poverty helping charities.

Mission

BMS Birthday Scheme
Thank you once again to all our faithful members for their valued contributions in 2021.
As you are probably aware our gifts are needed more than ever because on top of their normal work of caring for suffering people throughout the world BMS are dealing with the extra difficulties of covid and all the challenges that that brings.
In 2021 we had two new members join the scheme.
It just remains for me to wish all our members a happy and blessed New Year.

Mike North

BMS World Mission

Joy Ransom - our current adopted BMS missionary
Last year's report ended with the unwelcome news that Joy had slipped on ice, at home in Scotland, and broken her pelvis and wrist. That delayed her return to Nepal, but by February she was healing up well and hoping to get back there soon. Nepal was starting to ease restrictions and allow UK citizens to enter again. Meanwhile she kept in touch virtually with the teachers in the schools where she had given training. By mid-February she could walk better and was working to improve her fitness, ready for climbing the hills of Lamjung. By March she

had applied for her visa and she was thankful to have had a first dose of the vaccine before leaving. She finally booked her flight for 12th March. On the 13th we heard that she had arrived safely. Our prayers for a good journey had been answered, and she was now in a nice hotel in Kathmandu for her quarantine. That gave her time to rest after the flight and to prepare for travelling to Lamjung and taking up her work there again.

By April, Joy was back at her home in Besisahar and restarting her work in the schools. She was due to give a training session in phonics to 30 teachers and asked for prayer - the prospect of doing it on her own was daunting. She had been dismayed on her arrival to find forest fires causing bad air pollution in the area, but gave thanks that the start of the rains had put them out and cleared the air. This was just the first of a series of crises which would make the summer months a time of much suffering for Nepal. At the same time, Joy was rejoicing in the Easter message of hope which we can offer to a suffering world.

In early May we heard that Joy was struck with covid. She said she could not recall ever feeling so ill before, with a temperature of over 102 for seven days. A doctor friend 'happened' to be staying with her at the time, and she looked after Joy and did not fall ill herself. We felt this was clearly God's care and provision for Joy in her time of need. Nepal was suffering its second wave of the virus and was in lockdown. The situation soon became desperate. The reported tally of cases rose from less than 100 per day to over 9,000, with infections doubling every 2 - 3 days; the actual totals were doubtless much higher. The country's limited health system was overwhelmed; hospitals were turning away patients. There was a crying need for oxygen, but the demand far outstripped the supply. Hospital staff were exhausted and near breaking point. Joy asked for prayer for Nepal in its desperate need. For Joy herself, the lockdown meant that she had to suspend her work in the schools, but there was a slight silver lining: it gave her time to work on the second phonics book she was writing. More disastrous news arrived later in May. Joy reported that there had been three big earthquakes not too far from her location. Thankfully, casualties were low but there had been some destruction of homes and a school.

In June, with the wave of covid approaching its peak, there was a desperate need for more vaccines. Only about 1% of the population had been vaccinated and infections were still rising in the rural areas. Towards the end of the month the monsoon started. The rain was needed for the planting of the rice and other crops, but, as always, it also caused much devastation. Many areas were flooded, with destruction of roads and bridges as well as injury and loss of life. Joy also asked for prayer because lockdown had once again taken a huge toll on the population, in loss of livelihood and income for poorer families who relied on daily wages. This resulted in much hardship and risk of starvation. Once again the church pastors were trying to provide food parcels for needy families. The virus had also taken a huge toll in illness and loss of life. Joy and her colleagues knew of at least 40 churches in the country who had lost their pastor to the virus and she asked us to pray that new people would be found to replace them, and that more help would arrive for their stricken and suffering country.

In July, Joy was able to go away for a short break and spend time with friends. This gave her some much-needed refreshment. In August, some colleagues came from Kathmandu to visit schools with her, to encourage them to run online classes and to train the teachers to use zoom and teach online. They needed to visit each school separately to do that, and Joy requested prayer: 'Please pray for safe travels as the roads have taken a heavy battering in the monsoon this year. I was driving to a school on the scooter this week and when I turned a corner, I found half the road had disappeared, leaving a huge hole!"

In September, the news sounded a more hopeful note. The rice crop was proving to be a good one and Joy hoped that would help some of the struggling families who had lost income. The lockdown began to be lifted, restrictions eased and life returned a little to normal. By this time, about 20% of the population had received two doses of the vaccine. The schools started to

reopen, after a hiatus when the children had received almost no education for about 18 months. Joy could now restart her school visits and begin to implement her programme of training teachers to teach phonics, which would help children with learning to read English. Joy's Nepali church met in person again for the first time since March 2020, and Joy reflected on the need to make known among the Nepali people the hope that we have in Jesus.

In October we were delighted to hear a very welcome piece of news; Joy was to have some new co-workers living and working with her. Apart from visits by friends and colleagues, she had been on her own in her house in Besisahar since her previous housemates had left about 18 months before. This was not good for her mental health and overall well-being, so we rejoiced greatly to know that her isolation was to end. The newcomers were a married couple, Dan and Philippa, and they were due to arrive in Nepal on 20th October and join Joy in Besisahar on 24th. Dan's assignment was to set up a palliative care project in the district, and Philippa was to share the schools work with Joy. Joy said, 'I am very excited to have house mates and colleagues and I ask for prayer that they settle in well, and as we adjust to a new working situation.' Joy also asked us to pray for her church pastor, who is a native of North India and was applying for Nepali citizenship. The Nepali church is small, and Christian missionaries from India make a significant contribution to its life and ministry. Before the end of the year we heard that Dan and Philippa were settling in well and Philippa was working alongside Joy in the schools. Joy wrote: 'We have been practising riding with Philippa and me on the scooter. It is the easiest way to get to some of our schools but is not as easy as riding alone, especially on some of the bumpy roads here. Please pray that I gain confidence and for our safety.'

We can continue to uphold Joy through all the turbulence that life in Nepal throws up for her. She places great value on her supporters' prayers: 'Thank you so much for your prayers. In difficult times it is great to know that people around the world are lifting these to the Lord and that He will answer.'

Becky Hembery - one of our previous adopted BMS missionaries

Becky continues in her role as Head of Mission Programmes at BMS HQ at Didcot. This means that she oversees the recruitment and care of all the missionaries who serve overseas with BMS. She has always been a hard worker who does not shrink from responsibility, but this year has brought many extra pressures, for several reasons.

The pandemic has made the job of caring for overseas personnel much more fraught than in normal times. People have found it difficult to travel to or from their overseas assignments because of travel restrictions, or restrictions in the countries where they work, or their own or other people's health problems. It has been a continual and year-long headache for Becky and her team to know how to help missionaries get to the locations where they need to be and they constantly need to seek wisdom and guidance from the Lord in discerning the best solutions.

Another big demand on Becky's time and attention is that she is studying for an MA degree in Human Resources. She is doing this entirely in her own time, alongside sustaining her very demanding full-time job. It calls for very careful planning of her timetable, and is an extra drain on her mental faculties and concentration. In spite of that, she has achieved consistently good results in her exams/essays/assignments throughout the year. At the start of the year she was working on the early modules of her course; by the end of the year she was on module 7 out of 8; after that she 'only' has her dissertation to write. Her course is due to end in November 2022.

A third source of extra pressure is that her department at Didcot have been short-staffed for much of the year. They had been without the support of an administrator since February 2019, which added to the workload of the rest of the team. They held interviews for the post in January and the new recruit started work on 1st February. However, that appointment did not

work out well, so in August they advertised the post again and held interviews in September. At the same time, one of the team members left, which meant that out of a team of five, only two still remained in post. The workload had become so impossible that some jobs just had to be set aside for the time being. However, by December Becky reported that they had appointed a new administrator and that she seemed to be settling in well. We need to pray for the Lord to bring forward the right people to fill the other vacancies, so that the team can be built up to full strength again.

Fourthly, it goes without saying that the stresses of the pandemic, especially the effect of working from home and the isolation caused by that, have all taken their toll on Becky and her colleagues. We can give thanks that she has kept free from the virus, but we need to pray for the Lord's protection on her mental health and well-being, and for stamina for her to be able to continue her sterling service to him in BMS.

Elizabeth Lee - one of our previous adopted BMS missionaries

As the year started, Elizabeth was still recovering from long covid. She was going out very little in the lockdown, so she was thankful to have access to church services and meetings on zoom. She was surprised to stumble upon an unexpected bonus in the use of that medium. She found that on zoom she was interacting with people in her church whom she hardly knew and had rarely spoken to before in person; she felt the new method had helped to break down some of the groupings and cliques in the church which had gone unnoticed before. She was still seeking direction from the Lord about her future; for many months she had been looking for a new way of using her time to serve the Lord, either by working from home for some branch of overseas mission, or by serving the local community in Kidderminster. In March, she was still getting attacks of the long covid symptoms, but they were less frequent and severe than they had been earlier. She had caught the virus in March 2020, right at the start of the national outbreak, so by this time the after-effects had been plaguing her for a whole year. This must be one of the longest examples of long covid that has been experienced in the UK.

As we moved into summer, Elizabeth began to express alarm about the serious break-down in the security of the country in south-central Asia where she had previously served with BMS, and asked us to pray. In July, her church started to plan an autumn Mission Exhibition, to raise awareness of overseas missions. This was a new venture for them, and Elizabeth had a pivotal role in planning and organising it. This caused her some anxiety, but at the end of the month she was able to get away and enjoy a welcome holiday on the Isle of Man.

In August her church started meeting in person again and for the next two months she was busy preparing for the exhibition. That took place in October and Elizabeth was well pleased with the level of interest and support for foreign missions that was shown by the church members. Sadly, all this was taking place against the backdrop of the horrifying developments in her previous country of service, which were now making world headlines. She again urged us to pray for the disintegrating situation and the dire humanitarian crisis that had arisen there. In November she reported that Serve, the agency she had worked with until mid-2020, were working to transmit help to needy people there, to try to alleviate some of the suffering.

Throughout the year, Elizabeth had been contending with minor medical issues, but in December her doctor found some water on her lungs, so she was booked in for a CT scan sometime in the new year. We can pray for Elizabeth's ongoing health concerns and for the Lord to reveal to her his plan for her future.

Marian Hall

BMS Stamp Bureau
The report for 2020 ended with: “While the chapel is closed, please keep hold of your (used) stamps until there is an opportunity to take them to church.”

That happened overwhelmingly, and the collecting box in the church foyer was overflowing early in 2021. As a result, three 2 kg parcels have been sent to the BMS Stamp Bureau this year. Thank you to everyone who saves their used postage stamps for the BMS Stamp Bureau, and be assured there is plenty of scope for more.

Key people in the disposal of these donations are volunteer philatelists, who process the stamps and other collectable items that are donated, and handle their sale. At the moment many of the meetings attended by stamp collectors, who are usually keen to acquire stamps missing from their collections, have not been held because of the pandemic, and the £7,500 passed to the Baptist Missionary Society by the Stamp Bureau for 2020, is lower than for the previous few years.

The BMS Stamp Bureau started in 1921, but I recently came across an article in the “All Nations Magazine” of April 1903 about “The Missionary Pence Association and Information Bureau.” This raised funds for a wide range of missions, including the BMS, and the sources included a “Stamp Bureau”. The accounts for just over a month showed income of 18s,7d, “by sale of foreign stamps”.

Ed Hall

London City Mission
The London City Mission has made changes to its operations, in the light of changes in London since the arrival there of David Nasmith in 1835. When I came into contact with their ministry at Monmouth Baptist Church about 25 years ago, the missionaries, who came from London on deputation, stayed in this area at least overnight, and often for several days, visiting other churches too. It must be several years since we have had a visit from a missionary, though they can be requested. I am regularly sent two copies of their magazine.

A major change in LCM’s operations was mentioned in last year’s annual report, namely to have mission workers who can help to train and equip churches to evangelise and make disciples, especially among the least reached London communities. They have just started to recruit suitable candidates who will join in serving with local churches to reach those who are among the least reached with the Gospel, and for these people to join a local church, with the aim of repeating the process. Please pray.

Ed Hall

Mission Prayer
As the pandemic has continued, we have still been unable to meet physically in our group, so we have continued to circulate between us by e-mail the prayer news and requests from the missionaries whom we support. One of the side-effects of being unable to meet face to face is that we now support a smaller number of individuals and projects than when we were able to pray together. In addition to our BMS missionaries (current and previous) we receive news mainly from the Peace and Hope project in Nicaragua and from Alan and Pauline Jordan, working at the fairly recently-established Northern Bible Training Centre at Marsabit in northern Kenya.

Peace and Hope have requested prayer as their shop in Ross moves yet again to new premises. Their work in Nicaragua continues, despite the multiple difficulties of life in that country. The elections in November were heavily rigged and saw the corrupt, dictatorial president Daniel Ortega re-elected for a fifth term, thus reducing the hope of any move to

greater justice and democracy in the near future. Covid also causes much concern, as infections increase and the fragile health system struggles to cope. Hospitals are poorly equipped and medical staff are exhausted. The work in schools continues, with the support of committed and stalwart long-term helpers Valeria, Alvaro, Yadira and their families. Peace and Hope also continue to send containers of supplies to the Philippines, as they are no longer allowed to send them to Nicaragua.

Alan and Pauline press on with their sterling work at the Bible centre in northern Kenya. The basic vision behind the opening of this centre was to train men who could act as pastors to the numbers of tiny, struggling rural churches in the area. Alan not only teaches the students and leads the church youth programme, but also carries out all the building, renovation and maintenance work that is needed at the centre. They have also opened a primary school as part of the overall project, and Pauline teaches there, as well as offering hospitality to a steady flow of missionary families who pass through their area. Recently, the principal of the training college had to leave, so Alan has become the interim principal, which meant he was in charge of arranging the students' end of year graduation and of designing the curriculum for the following year.

The news of the three BMS missionaries /ex-missionaries whom we pray for can be found in the separate report on BMS.

Marian Hall

Rural Mission

The five-year Rural Mission Project ended on 30th June 2021. We are glad to continue our longstanding partnership with Norton and hope to offer support to Cwmerra, as needed, in the coming year.

Pastoral Care

At the beginning of the year Covid regulations meant that our Church was closed for services and meetings, everything was online. So the Pastoral team concentrated on staying in contact with the people in the Fellowship who did not have access to the technology required to watch services. We did this by phone and socially distanced doorstep meetings. We are grateful to the people in our Church who helped us with this. In April we were allowed to visit people in their gardens and by the summer we started home visits again. Although Church has been open again for services for some time there are people who for a variety of reasons have not returned yet. We continue to stay in contact with them until they feel ready to return.

We have also maintained regular contact with people who have been bereaved this year and those who were hospitalised. Although we were unable to visit hospitals until very recently, we were able to send cards and messages of support until we were able visit them at home.

In September we were very pleased to welcome Bert as Pastoral Worker and he has already made an invaluable contribution to out team work.

I would like to thank the team for their dedication and willingness to give so much of their time to such an important aspect of our Church Fellowship.

Maureen Vandervelden

Safeguarding

We as a church recognise our responsibilities in safeguarding all children, young people and vulnerable adults at risk. Over the past year over 30 adults (Including all Deacons) have undertaken ‘Excellence in Safeguarding’ Level 2 training, with the majority of these undertaking

training via Zoom on the 17th April 2021. We currently have 51 individuals in church who hold a DBS certificate – thanks to Jo Walker for her work in organising these and keeping things up to date with Due Diligence Checking. We have discussed Safeguarding at most of our Deacons meetings and it is also an agenda item at all of our Church Meetings. The Safeguarding policy is updated each year. The Level 1 Safeguarding video is shown during a church service annually and we took part in Safeguarding Sunday on October 10th. During the year it was agreed to have a third adult present in Sunday Club to ensure the extra safety of the children. I would like to take this opportunity to thank all those who help to ensure that children, young people and vulnerable adults at risk are as safe as possible in our church.

April Wiggins – Designated Person for Safeguarding (DPS)

CHURCH GROUPS AND MINISTRIES DECEMBER 2021

Bible Reading Notes	Fiona Beber
BMS Birthday Scheme	Mike North
BMS World Mission	Ed and Marian Hall
Breathe	Jonathan Greaves, Helen Hopkins
Brigade	Michelle Fuller
Catering Coordinators	Dave and Beth Frederick
Child Protection Advocate	Jo Walker
Christianity Explained	Jonathan Greaves
Church Administration	Roger and Rebecca Clewett
Churches Together in Monmouth	Ruth Bingle
Cleaning and Flowers	Dave and Beth Frederick
Coffee Coordinator	Elizabeth Alderson
Communications and Publicity	Ruth Bingle
Email Hub (prayer letters)	Ed Hall
E-News	Rebecca Clewett
Evangelical Alliance	Alan Cochran
Finance Administrator	Roger Clewett
First Aid boxes and Fire safety	Alan Cochran
Food Bank	Mary Harris

Footprints	Jo Walker, Katie Swartz
Hymns of Praise	Jonathan Greaves, Alan Cochran
Internet Editor	Ruth Bingle
Internet Evangelism (Billy Graham)	Jonathan Greaves
Kitchen Management	Dave and Beth Frederick
Ladies Bible Study	Katie Swartz
Links Youth Fellowship	Amanda Endicott, Olivia McLachlan
London City Mission	Ed Hall
Men's Ministry	David Adams
Minutes Secretary	Elizabeth Alderson
Music Coordinator	Ruth Owen
Offering Counting	Mo Vandervelden, Teddy Swartz
Outreach Worker	Morgan Britton
Overseas Mission	David Adams
Pastoral Coordinator	Maureen Vandervelden
Pastoral Worker	Rev Bert Weenink
Posters	Simon Beber
Prayer Triplets	Helen Hopkins
Property Maintenance Steward	Tony Macey
Pulpit Secretary	Elaine Adams
Roots Youth Bible Study	Jonathan Greaves
Rotas	Elizabeth Alderson
Schools' Ministry	Jonathan Greaves
Songs of Praise	Jonathan Greaves, David Adams
Sunday Club	Jo Walker
Tearfund	Elaine Adams
Tuesday Coffee	Fiona Beber

FINANCIAL REVIEW

This review covers the calendar year 2021. The financial results for the calendar years 2020 and 2021 together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church's activities resulted in a surplus of £35,014 in 2021. Other than the usual receipts and payments, the main components of this surplus were a gift of £60,000 from the estate of a relative of a member of the church, spending £19,155 on audio-visual equipment for the church and spending or returning the £7,155 Rural Mission Fund money it had at the start of the year.

Sources of income

The Church continues to receive the funds it needs to carry on its activities from within its own membership and congregation, from grants from church organisations to support specific activities and with smaller amounts, mostly from the hire of the church building. Other than seeking gifts for the devotional books in memory of Samuel Barker through a Stewardship website there was no wider public appeal for funds during the year.

Donations and grants

A large one-off donation was received, at the donor's request it was added to as the Special Gift Fund created in 2020 to be used to support specific areas of expenditure.

Regular personal donations were 7% higher than in the previous year, other donations were 58% lower than the previous year. The Sunday collection was again much reduced through having a lower attendance due to coronavirus restrictions.

The grant from the South Wales Baptist Association and contributions from the Rural Mission churches ended with the closure of the Rural Mission Project during the year. The Schools Work Fund received a grant towards the cost of employing our Outreach Worker.

Repair of the church building

The church continued the repairs to the church building set out in the 2017 quinquennial inspection report, the work was estimated to cost £14,600 at that time. About £4,200 was spent in 2021 on repairs listed in the report. The church expects to complete the work in 2022 at a cost of £3,200.

Coronavirus

Coronavirus had a greater impact on the finances of the church in 2021 than in 2020. It is difficult to quantify donations not received and payments not made. However, comparison to the church's budget for 2021 and outcome for 2019 indicates the receipts were reduced by about £7,000 and payments were reduced by about £4,000, so reducing surplus by £3,000 net.

General Fund

The General Fund finances the normal work of the church, a surplus of £3,355 arose during 2021, mostly due to spending less than planned on the church building and manse. This surplus will enable the repairs to the church building to continue without expecting to have to seek additional donations from the members and congregation.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Other church funds
The Schools Work Designated Fund had a deficit of £2,351 in 2021. This fund was used to support an intern who helped the pastor to do schools and other work. After our intern was employed as an Outreach Worker in September 2021 funding was received from the Wales Leadership Forum intended to meet half the costs of our Outreach Worker who continued to help with schools work. This fund was also used to buy and receive donations for the devotional book called 'Indescribable' by Louie Giglio given to Year 3 pupils in 30 Monmouthshire schools.

The Benevolent Fund Restricted Fund continues to be available to support the material needs of people associated with the church. The pastor decides who to give money to. This fund had a surplus of £1,135 in 2021 due to not needing to make any gifts during the year. The collection at the monthly evening communion service usually finances this fund, fewer of these services occurred in 2021, though two individuals made donations to this fund.

The Rural Mission Restricted Fund was supported financially by Baptist Churches in Monmouthshire and South Herefordshire and a grant from the South Wales Baptist Association and a trust it manages. This fund paid all the Rural Missioner's employment costs and expenses. The fund returned its surplus funds of £2,093 to the trust mentioned above after the Rural Mission ended on 30 June 2021.

The Special Gift Designated Fund received a £60,000 gift received in 2021. It had a surplus of £39,145 as the fund spent money given in 2020 in accordance with the donors' wishes on audio-visual equipment and paying a Pastoral Worker.

Baptist Pension Scheme
Along with other Baptist churches this church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme, it has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The Church understands that if it had left the scheme at the end of 2021 it would have had to have made a one-off payment of £43,400 to meet its statutory obligations to the scheme. The Church has no plans to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

Reserves Policy
During 2021 the Trustees decided to retain the Reserves Policy previously. Reserves are funds that are readily available to meet financial circumstances that are substantial deviations from those anticipated in the annual budget and not met by receipts at the time payments are made.

The Trustees consider that the church requires three months' worth of budgeted payments as its reserves, this is £34,000 for 2022. This Reserves Policy is reviewed by the trustees at least once a year.

On 31st December 2021 the Church held £64,872 in its reserves. The reserves are held in a bank current account and a building society account from which money can be withdrawn at a maximum of two working days' notice.

Clive Wiggins, Treasurer

INDEPENDENT EXAMINER'S REPORT

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2021

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 19 to 28.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. 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 as part of an independent examination.

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

JMRoderick

Joanna Roderick ACA
WJ James & Co
Bishop House
10 Wheat Street
Brecon
Powys LD3 7DG

Date: 27/04/2022

FINANCIAL STATEMENT FOR 2021

These accounts are presented in the format requested by the Baptist Union. They have been prepared on a 'receipts and payments' basis and accord with Section 133 of the Charities Act 2011.

GENERAL FUND

This fund can be used for any purpose, though for purposes that have their own specific funds those other funds will be used until they are exhausted. The Rural Mission Fund's transactions with HMRC passed through the General Fund, only their net effect on the General Fund in each calendar year is shown in this section (see note 9 for more detail).

	Note	Calendar year 2021	Note	Calendar year 2020
Receipts				
Planned regular donations by standing order	1	£60,660		£56,557
Other donations	2	£10,337		£24,759
Gift Aid income tax refund		£14,322		£15,770
Investment income: Interest received		£985		£754
Payments for use of premises		£1,194		£1,889
Other receipts	3	£108		£1,302
		£87,606		£101,031
Payments				
Ministry	4, 8	£46,258		£43,499
Mission	5	£16,616		£25,075
Upkeep of church premises	6	£17,969		£22,781
Administration and other expenses	7	£3,408		£2,676
		£84,251		£94,031
Surplus (deficit) for the year		£3,355		£7,000
Balance brought forward		£26,388		£19,388
Balance carried forward		£29,743		£26,388

RURAL MISSION PROJECT

This fund closed in July 2021 after the five year Rural Mission project came to an end on 30 June 2021. This was a Restricted Fund, it could only be used to support the Monmouthshire and South Herefordshire Rural Mission or returned to the donors.

		Calendar year 2021	Calendar year 2020
Receipts			
South Wales Baptist Association		£0	£12,000
Llandogo Trust		£8,000	£8,000
Donations from churches		£1,400	£13,215
Personal donations		£1,610	£4,320
Gift Aid income tax refund		£569	£775
Miscellaneous income		£214	£418
		£11,793	£38,728
Payments			
Missioner's stipend (gross)		£14,208	£33,600
Employer's pension contributions		£1,421	£3,360
Employer's National Insurance contributions	8	£560	£3,429
Missioner's expenses		£666	£1,765
Returned to the Llandogo Trust		£2,093	£0
		£18,948	£42,154
Surplus (deficit) for the year		(£7,155)	(£3,426)
Balance brought forward		£7,155	£10,581
Balance carried forward		£0	£7,155

BENEVOLENT FUND

This is a Restricted Fund, it exists to meet the material needs of people associated with the church, but is also used to help others in need. Its funds are used as directed by the pastor of Monmouth Baptist Church. It would not be practical to return any monies to the donors as it is normally only collected at the monthly evening communion service.

	Calendar year 2021	Calendar year 2020
Receipts		
Monthly evening communion collection	£60	£160
Other donations	£942	£500
Gift Aid and Small Donations Scheme tax refund	£133	£196
	£1,135	£856
Payments		
Gifts to individuals	£0	£3,259
	£0	£3,259
Surplus (deficit) for the year	£1,135	(£2,403)
Balance brought forward	£2,254	£4,657
Balance carried forward	£3,389	£2,254

SPECIAL GIFT FUND

This is a designated fund. It was created from a gift received during 2020 from the estate of a relation of a member of the church. This member requested that it be used to support the pastor's ministry and to renew the church's audio-visual equipment, this request was made less prescriptive in January 2021.

	Calendar year 2021	Calendar year 2020
Receipts		
Received from Stewardship in 2021 / Bequest in 2020	£60,000	£100,000
	£60,000	£100,000
Payments		
Audio-Visual equipment	£19,155	£0
Pastoral Worker's employment costs	£1,700	£0
	£20,855	£0
Surplus (deficit) for the year	£39,145	£100,000
Balance brought forward	£100,000	£0
Balance carried forward	£139,145	£100,000

SCHOOLS WORK FUND

This is a Designated Fund that exists to separate and hold receipts received to meet the costs of specifically Christian work in schools in Monmouth and the immediate area and other similar work.

Two interns trained with the church from October 2018 to August 2021, this included assisting the pastor with schools work. From September 2021 the most recent intern was employed as an Outreach Worker, which includes helping with schools work; he continues to be financed through this fund.

	Note	Calendar year 2021	Calendar year 2020
Receipts			
Donation from Initiatives in Christian Education (ICE) Wales		£0	£4,500
Donation from the Wales Leadership Forum		£3,333	£0
Personal donations directed to this fund	9	£13,381	£1,500
Gift Aid income tax refund		£263	£0
		£16,977	£6,000
Payments			
Intern's training allowance		£4,100	£1,200
Trainee's expenses		£563	£646
Training courses		£0	£600
All costs of employing the Outreach Worker		£6,195	£0
Employee recruitment costs		£0	£752
Outreach: Key to Life exhibition		£1,000	£0
Devotional books distributed in Monmouthshire schools		£7,270	£0
ICE Wales affiliation fee		£200	£200
		£19,328	£3,398
Surplus (deficit) for the year		(£2,351)	£2,602
Balance brought forward		£19,064	£16,462
Balance carried forward		£16,713	£19,064

WELSH BORDERS LEARNING COMMUNITY FUND

This is a restricted Fund. It was created on 2 July 2021 to hold money on behalf of the Welsh Borders Learning Community.

	Calendar year 2021
Receipts	
Receipt from the Welsh Borders Learning Community	£885
	£885
Payments	
Amounts returned to the Welsh Borders Learning Community	£0
	£0
Surplus (deficit) for the year	£885
Balance brought forward	£0
Balance carried forward	£885

CONSOLIDATED RECEIPTS AND PAYMENTS

These amounts are the totals from pages 19 to 23. The total amounts transferred between funds are deducted to avoid them being double counted in the total.

	Note	Calendar year 2021	Note	Calendar year 2020
Receipts				
General Fund		£87,607		£101,031
Rural Mission Project		£11,793		£38,728
Special Gift Fund		£60,000		£100,000
Benevolent Fund		£1,135		£856
Schools Work Fund		£16,977		£6,000
Welsh Borders Learning Community Fund		£885		
Transfers between funds	10	(£1,260)		(£3,720)
Total		£177,137		£242,895
Payments				
General Fund		£84,251		£94,031
Rural Mission Project		£18,948		£42,154
Special Gift Fund		£20,855		£0
Benevolent Fund		£0		£3,259
Schools Work Fund		£19,328		£3,398
Welsh Borders Learning Community Fund		£0		
Transfers between funds	10	(£1,260)		(£3,720)
Total		£142,122		£139,122
Surplus (deficit) for the year		£35,015		£103,773
Balance brought forward		£154,860		£51,087
Balance carried forward		£189,875		£154,860

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

Reserves Policy

The church does not pursue the accumulation of reserves as a policy but seeks to use the resources given to it to pursue its objectives. It has, however, recognised the need to maintain a level of reserves sufficient to meet both the expected and unexpected costs of pursuing those objectives. To this end, and amid uncertain broader economic conditions, the church aims to maintain a level of reserves equal to three months of budgeted expenditure in each of its funds. Both the level of reserves and the policy on the use of any accumulated funds are reviewed regularly by the Trustees and specifically ratified on an annual basis when the church's accounts are prepared. At 31 December 2021 the Church's cash balance available at short notice was £64,872, which is over three months of budgeted expenditure for 2021.

	Note	31 December 2021	31 December 2020
Assets			
Bank account balances.		£189,872	£154,860
Representing the balances carried forward in each fund:			
General Fund		£29,743	£26,387
Rural Mission Fund (Restricted Fund)		£0	£7,155
Special Gift Fund (Designated Fund)		£139,145	£100,000
Benevolent Fund (Restricted Fund)		£3,389	£2,254
Schools Work Fund (Designated Fund)		£16,713	£19,064
Welsh Borders Learning Community Fund (Restricted Fund)		£885	£0
		£189,875	£154,860
Non-monetary assets			
Held for the church's own use	11	£3,062,686	£2,848,606
Liabilities			
Current liabilities: Uncashed cheques		£100	£70
Outstanding repairs to the church building under the 2017 Quinquennial Review of the building	12	£3,200	£7,400
Share of the Baptist Pension Scheme deficit	13	£43,400	£65,900
Total Liabilities		£46,700	£73,370

The £3 discrepancy between the value of monetary assets and liabilities above is a result of the rounded values of the components of the liabilities being totalled; the value of the assets is the more accurate figure.

The accounts and statement of assets and liabilities set out on pages 19 to 25 relating to the year ending 31 December 2021 are as approved by the trustees.

Clive Wiggins (Treasurer)
27 April 2022

Rev Jonathan Greaves (Pastor)
27 April 2022

NOTES TO THE ACCOUNTS

	Note	Calendar year 2021	Note	Calendar year 2020
1. Planned regular giving by bank standing order				
Gift Aided regular giving		£52,910		£49,060
Other regular giving		£7,750		£7,497
		£60,660		£56,557
2. Other donations				
Collections		£1,131		£3,149
Giving for specified purposes		£2,105		£6,630
Other one-off and irregular donations		£7,101		£14,980
		£10,337		£24,759
3. Other receipts				
Refunds of energy costs		£0		£17
Sale of books and a chair.		£0		£110
Funeral fee		£108		£0
Employer's National Insurance contributions received from the Rural Mission Fund to make staged payments to HMRC ending by 22 April 2021.		£0		£1,175
		£108		£1,302
4. Ministry				
Pastor's stipend (gross) and energy allowance		£35,770		£34,270
Employer's pension contribution, see the note below		£8,923		£7,430
Pastor's expenses		£1,565		£1,799
		£46,258		£43,499

Note: The Pastor acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Pastor, including the provision of manse accommodation owned by the church.

In addition to the standard level of employer's pension contributions, further obligatory contributions of £4,509 (2020: £3,323) were made to reduce the Baptist Pension Scheme's deficit. In 2020 only these additional contributions were reduced by £1,108 from the level previously planned by the scheme as a means of helping churches with the financial impact of coronavirus.

5. Mission

£1,260 (2020: £3,720) of the Mission expenditure below was transferred to the Rural Mission Restricted Fund and appear as part of the church and individual donations there.

Baptist Home and World Mission	£8,000	£7,800
Mission - not financed by special collections	£3,860	£5,820
Mission - special collections	£1,545	£7,802
Sunday School	£180	£127
Youth Group	£96	£36
Books and teaching aids	£299	£288
Outreach	£628	£783
Ministry expenses not included elsewhere	£2,008	£2,419

	£16,616	£25,075

	Calendar year 2021	Calendar year 2020
6. Upkeep of church premises		
Lighting, heating and cleaning	£4,991	£5,053
Insurance	£2,955	£2,751
Repairs and maintenance	£7,442	£12,493
Council tax	£2,581	£2,484
	£17,969	£22,781

The repairs and maintenance figure includes £4,197 (2020: £7,243) spent on repairs to the church building as a result of the 2017 quinquennial building inspection report.

7. Administration and other expenses		
Administration, management costs, printing and stationery	£749	£872
Audio-visual and IT equipment	£0	£230
Telephone and Postage	£441	£384
Advertising and Publicity	£7	£257
Subscriptions (to Baptist organisations and others)	£1,029	£566
Other management	£1,182	£0
Gifts to trustees (see note below) and two gifts to others in recognition of life events	£0	£367
	£3,408	£2,676

No gifts to trustees of the church were made during 2021 (2020: £315).

8. As in previous years **Employer's National Insurance contributions** have been charged to the General Fund and Rural Mission Fund in a way that results in the General Fund only paying the Employer's National Insurance contributions that it would have paid had the Rural Mission Fund not existed, the Rural Mission Fund pays the balance. The annual allowance against Employer's National Insurance contributions called Employment Allowance was increased from £3,000 to £4,000 at the start of the 2020/21 tax year resulting in the General Fund not paying any Employer's National Insurance contributions in either of the calendar years 2020 or 2021 as potential Employer's National Insurance contributions of only £3,184 and £3,262 were generated in those years respectively.

	31 December 2021	31 December 2020
9. Personal donations directed to the Schools Work Fund		
For support of Morgan Britton as an intern then employee	£5,000	£0
For devotional books for year 3 pupils in Monmouthshire	£7,581	£0
For the visit of the 'Key to Life' exhibition	£800	£0
Donation to this fund without specified purpose	0	£1,500
	£13,381	£1,500

10. Transfers from General Fund to Rural Mission Fund

In 2021 transfers of £300 from the General Fund were made each month from January to April. Also from January to June transfers of £10 originating from personal donations were made each month from the General Fund.
During 2020 every month £300 from the Church and £10 from personal donations was transferred from the General Fund.

11. Non-monetary assets held for Church's own use:

	31 December 2021	31 December 2020
The church building, including the organ, in Monk Street.	£2,441,366	£2,275,255
The Manse, 3 Monk Street, Monmouth	£552,284	£509,012
Wyesham Chapel	£0	£0
Church fixtures, furniture and equipment	£69,036	£64,339
	£3,062,686	£2,848,606

The Church is the beneficial owner (subject to relevant trusts) of the assets above, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Ltd. These assets are shown at their insured value on the relevant date. The value of zero for Wyesham Chapel and the land it is on is not an indication it has no value, just that it is not insured.

12. An architect's five-yearly formal review of the state of repair of the church building in September 2017 gave the figure used for 2020 as guidance on the cost of repairs needed to the building; it did not include VAT or professional fees. The figure for 2021 is that for 2020 with the items completed in 2021 deducted.

13. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church made monthly payments in respect of the DB scheme deficit of £375.76 during 2021, which will increase in line with Baptist Union's Minimum Pensionable Income for ministers. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,291 as at 31 December 2021. The Church has been advised that the estimated cost to buy out their Pension Scheme liabilities at 31 December 2021 was £43,400.

MONMOUTH BAPTIST CHURCH

England & Wales - Charity number 1180772

Accounts

MBC
MONMOUTH
BAPTIST CHURCH
Knowing Jesus Better
Making Jesus Known

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2020

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MONMOUTH BAPTIST CHURCH

Trustees Annual Report 1 January to 31 December 2020

ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:
Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:
The Revd Jonathan Greaves (Pastor)
Mr David Adams (Secretary) (appointed May 2019)
Mr Clive Wiggins (Treasurer) (appointed May 2019)
Ms Elizabeth Alderson (appointed May 2018)
Mr Alan Cochran (appointed May 2019)
Mr Michael North (appointed July 2020)
Mr Cliff Vandervelden (appointed September 2019)
Mrs April Wiggins (appointed July 2018)

Property Trustees:
The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers:
Barclays Bank, 17-18 Agincourt Square, Monmouth NP25 3DY
United Trust Bank, 1 Ropemaker Street, London EC2Y 9AW
Monmouthshire Building Society, John Frost Square, Newport NP20 1PX

Independent Examiner:
Mrs Joanna Roderick, W J James & Co., Brecon LD3 7DG

Annual Report for 1 January – 31 December 2020:
The trustees present their Annual Report and Financial Statements for the period 1 January – 31 December 2020.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed by an Approved Governing Document, namely the Church Constitution. Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ.

The Church Members' Meeting normally takes place five times a year and has responsibility for the overall policy of the Church. In accordance with the Constitution the members appoint Deacons, who together with the Pastor, Secretary and Treasurer (who are also appointed by the Members) make up the Trustees of the Church and are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All

members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

OBJECTIVES AND ACTIVITIES

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.30am and 6.30pm. There are also occasional services at other times which are advertised on the Church Notice Board, weekly news-sheet, social media, and the website at www.monmouthbaptistchurch.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The Church runs a series of Neighbourhood Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. From time to time the Church runs courses for people interested in discovering more about Christianity, for example 'Christianity Explored' and 'Christianity Explained'.

The Church runs various activities during the week, some aimed at particular age-groups and others open to everyone. For example, activities for children include 'Footprints Parents and Toddler Group' which meets in the Church premises on Wednesday mornings with the purpose of assisting the community and demonstrating the love of Jesus Christ; the 'Links Youth Group' which meets near the Church on a Sunday evening; and 'Roots Bible Study' for young people of secondary school age.

Activities for older people include 'Hymns of Praise' and 'Songs of Praise'.

Other activities, to which all ages are invited, include 'Tuesday Coffee' and 'Breathe' (a monthly meeting with various speakers held in a local cafe).

The Church also supports a ministry in local schools, and a 'Rural Mission'.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2020 was a positive year in the life of the Church despite the various implications of Covid-19.

During the year three people were received into membership of the Church and one Church member died. At 31 December 2020 the membership stood at 55.

We started the year adjusting to the impact of a young boy from the fellowship who died in a road accident. The Church supported Samuel's family and helped the school and community to grieve. We were especially thankful for Monmouth Comprehensive School who allowed us to use their building for a memorial service which was attended by hundreds of people. Samuel's family were a wonderful witness to the power of Jesus in their life, and Samuel's own faith was also a comfort and help to many. A number of local people came to our services over this time, seeking hope and prayer, and some continue to connect with the fellowship. Later in the year, the Church helped distribute 289 devotional books for children of Samuel's age in 10 local schools, in his memory.

At the start of the year we were also able to help people affected by the widespread flooding in Monmouth, joining community groups who offered aid and assistance, and praying for our community at a time when these two difficult events greatly impacted the whole community.

The other key factor affecting our church life was the impact of the global Covid-19 pandemic. The Church rapidly adjusted to using online facilities and streaming services. We also put in place regular telephone support for people who were not connected to technology. Again, members of the Church played their part in obtaining shopping and helping those who were more vulnerable and needed to stay home. We continued to hold regular church meetings and communion services online, but not recorded. We are especially grateful to Jeff Bowman, his daughter, and the Pastor's children who have operated the technical systems to enable streaming to happen from the chapel building. Members have appreciated the feeling that services are from a familiar place, and have a live and local focus.

As regulations changed over the year, the Church followed guidelines and re-opened for in-person services, able to seat a maximum of 40 people, whilst continuing to stream services. The most difficult restriction is the inability to sing. It is part of our spirituality – our response to God's salvation - to sing. The removal of this greatly affects people's interest in attending in person again. Our in-person activities were stopped, although the building was put to extra use due to the high needs of Foodbank clients, and the hall was used for extra storage space.

During this time the Church has taken on an intern – Morgan. In spite of limited opportunities, he has worked with the Pastor in schools, producing videos, and shared in the leading of services, preaching and Bible studies. His ministry is appreciated and we were especially glad that with his Welsh-speaking abilities, he was able to lead a Welsh learners' carol service, with the help of other Welsh speakers in the Church.

We have also been exploring the possibility of calling an Assistant Pastor to serve among us. We have met with one or two prospective ministers, but were unable to come to a mind together, due to the limits of social distancing which had kept us from meeting in person.

The Church has been able to continue the repairs and maintenance to our buildings required as a result of our last Quinquennial Review, and good progress has been made with the building works.

We were especially thankful for God's continued provision through the financial giving of members, especially the flexibility to move to direct giving, independent of weekly offerings which were not possible. We were also blessed to receive a legacy gift of £100,000, to be used for updating the Church AV system and for furthering the charitable aims of the Church.

Our congregational attendance was increasing considerably until the lockdown, and we have continued to see the numbers remain consistent with online attendance. We have also been pleased to have new people in the area join us. We are looking forward to holding a baptism service when restrictions allow.

Our Church continues to partner with Union School of Theology in Bridgend, to facilitate the teaching of a GDip in Theology with the Welsh Borders Learning Community. One of our members attended the course with the Pastor, who acted as a Mentor, and our Intern is an enrolled student doing the 2 year course. We have continued to keep contact with Christian workers from different organisations, including our BMS missionary, through online input and directly in our services. We have also prayed for the brothers and sisters in Caldes de Monbui, in Catalonia, Spain, keeping in contact with them and sending greeting videos. We also supported our sister church at Norton, who joined with Monmouth in the first lockdown and put arrangements in place to hold their own online meetings when needed.

The reports of the Church's activities below indicate the range of love and dedication provided by so many who are seeking to help the Church fulfil its calling to 'know Jesus better and make Jesus known', in spite of the restrictions Covid-19 has caused.

Jonathan Greaves

CHURCH ACTIVITIES

The reports below provide more detail on some of the Church activities held during the year.

Activities for Children, Young People and Families

Footprints

Footprints ran in the usual way from January until March. It has not been able to meet since then because of covid-19 restrictions.

Elaine Adams

Links Youth Fellowship

LINKS Youth Fellowship is open to children and young adults of secondary school age from all Monmouth churches or from no church, or even those who are simply curious. In 2020 we welcomed three new regulars from Year 7 and bid farewell to one Year 13.

Leadership numbers are low and we welcome anyone who has a heart for youth work to join the team. Numbers fluctuate week on week, based on external commitments of the children and their families. We can have as few as 10 or as many as 20.

This year has proved a testing time for the club operating under the regulations advised for the covid-19 pandemic. Our young people have adapted well to meeting on *Zoom* and participating in games and bible study via the video-conferencing platform. During a brief period at the beginning of the academic year 2020 we were able to meet face to face and play outdoor games or circle games indoors with Bible study. Attendance either online or at the Priory remained fairly constant.

From 2020 the club has been delighted to be able to gift each member with a brand new Good News Bible for journaling, which they are encouraged to use and annotate during Bible study and in their own time.

The young people are to be commended for persevering with a collaborative online Youth Service before the end of Summer Term, and an online drama just before Christmas 2020 which was shared with their home churches. There were no trips or camps this year.

Amanda Endicott

Sunday Club

In Sunday Club, we are grateful for a larger number of wonderful families who are part of our Church. At the start of 2020, after Samuel's death, we had up to 35 children attend Sunday Club over a few weeks until lockdown started. We then had to move online like most other things and each Sunday at 4pm the Walker family made a Tea-Time-Together 15 minute session that was shown on YouTube and was viewed between 30 and 80 times each week. We hope this encouraged children and families to know that we are part of a larger family and grow in their love and knowledge of God. Sunday Club was able to meet a couple of times from September and 10 families were going to be involved in the Nativity until that was suddenly cancelled too! So, in a year of difficulty, I feel the Sunday Club was united and grew as a support community. Please pray that families would still feel part of Church especially as quite a few struggled to watch Sunday mornings online at home. Thank you.

Jo Walker

Brigade

The Brigade continued to be active until the first lockdown. Following the first lifting of restrictions we returned to meeting in person for a short time, following government guidelines.

Roots Bible Study

The Roots Youth Bible study group has been greatly disrupted by Covid restrictions, but has been able to meet in person when regulations allowed. However these social distanced groups were not very successful, and the members do not enjoy online meetings. Roots was therefore suspended until in-person meetings become viable again.

Work in Schools

We are grateful for our partnerships with ICE (Initiatives in Christian Education) Wales and Wyesham Christian Fellowship, for the opportunity to serve local schools. We are also grateful for the ministry of Cliff Swartz in the Haberdashers schools and opportunities to work with him. It is our aim to give every child and young person an opportunity to hear from the Bible and consider the claims of Jesus for themselves, at least once a year, through clubs and assemblies. We have a strong team of volunteers in the Church who enable assemblies and clubs of varying kinds to run under the umbrella of our schools work. The biggest change has been the move to producing videos for assembly use, which have been greatly appreciated by schools which have used them, as well as the ICE Wales videos we have played a part in making.

Activities for adults

'Tuesday Coffee'

Our regular Tuesday Coffee mornings finished in March when we went into the first lockdown. However, many of our regulars missed it so much that, once restrictions were eased a little in the summer, Dorothy kindly offered to organise an informal gathering each week and the coffee

shop in Swan Court became the new venue. In order to stay safe and to comply with government regulations, the group was restricted to four friends (on a rota system), and coffee was served outside in the courtyard. Despite the chilly conditions, the sessions continued well into the autumn and were enjoyed by all.

Many thanks to Dorothy for maintaining this vital contact with our elderly friends, all of whom live alone and have been so isolated during this long pandemic. We hope to resume as soon as the weather and regulations allow, and will continue until Tuesday Coffee in Church is permitted once again.

Jean Francis

Hymns of Praise
These meetings were put on hold as a result of Covid restrictions.

Ladies Bible Study
The Ladies' Bible study moved to Zoom with the start of lockdown back in March, having finished our study on 2 Kings. We moved to Philippians and after a summer break continued it into the autumn, having split into two smaller groups that met in the Church for a few months before going back to Zoom. We are now studying Joshua, and have been greatly encouraged by what we've read in God's Word.

Katie Swartz

Men's Bible Breakfast
In a difficult year Men's Breakfast has continued strongly, dropping the breakfast element in the first lockdown, but continuing the Bible study online, with only a short interruption in April and May. Since then we have 'met' every week on a Friday morning at 8.00am for half an hour (except for Christmas Day), with usually 12, often 15, tuning in. We studied 'The Sermon on the Mount' from Matthew 5-7, and then a series called "Notorious" about lessons from Scripture's bad boys (Judas, Joab, etc). In the autumn we had six weeks in Proverbs, and we are now working through the letter to the Philippians. Any men who would like to join us can find the link in the E-News each week, or contact me on: davidcadams01@gmail.com.

David Adams

Music Report
The year started well with the music group playing far more often in the morning services. The lockdown put an end to our meeting in Church for services but, undaunted by circumstances, Jonathan immediately organised for services to be streamed so that we could watch them on our computers and smartphones.

With regard to the music, Jonathan started the ball rolling by encouraging all the members of the music group to record themselves playing their part and send it to him for assimilation into a video, which he then played during the service. This inspired Anthony to download some software himself and we began to make videos of hymns for use in services, since we were not permitted to play in Church.

I am very grateful to several other families who have also enriched the worship with their musical contributions, such as Carmel and Jonathan, James and Amanda, Cat, Emma, Geoff and Bea, and Jo and Chris. James' compilation of many voices for "Come and join the celebration" for the Christmas Day service must have taken him a long time to coordinate and deserves a special mention.

Ruth Owen

Songs of Praise
These meetings were put on hold as a result of Covid restrictions.

Monmouth and District Foodbank
The Foodbank has seen a massive upsurge in use during the past year, together with an enormous change in operations to make it safe to use without spreading covid-19. During the first lockdown we also saw an increase in the contribution of food from the community, and also from Tesco who arranged with furloughed British Gas employees to deliver free food for Foodbanks. This was stored in the Church hall during lockdown. A new shed has been installed to accommodate some of the extra food.

The Foodbank also has a healthy bank balance due to generous donations over this time. It is run voluntarily by many helpers, and special thanks should be noted for Mike Brain and Mary Harris for their stalwart and time-consuming contributions to the Foodbank's work.

Mission

BMS Birthday Scheme
2020 has been another year in which the members of the BMS Birthday Scheme have again contributed generously to the Baptist World Mission, whose work not only gives practical help to needy people in all parts of the world but also shows them the love of God.

Because of the effect of covid-19, one of the things I have missed is personally handing people their birthday card and the interaction on receiving their donation back to me. Instead of this happening in Church everyone now gets their card through the post.

The work facing BMS has increased considerably because of the effects of the pandemic. As a result, every single donation is valued highly and enables them to continue this vital work.
It has been good to welcome more people to the scheme this year. If you feel you would like to take part in God's work in this way, I would be pleased to hear from you.

Mike North

BMS World Mission Report

Joy Ransom - our current adopted BMS missionary
It has been an eventful, even turbulent, year for Joy and for Nepal. Early in the year Joy and her colleagues were exploring whether to set up feeding programmes in the schools where they work. Some children were arriving in school hungry and this was affecting their ability to concentrate and learn. However, Covid closed the schools in March, so Joy's core work of training and supporting teachers became virtual when her class visits had to stop, and plans for a feeding programme also had to be put on hold. By April, Joy was in solitary lockdown and was concerned about the effect of lockdown on poor people in the town; they could not go to work and she feared some people would die of starvation. Two local churches organised support for families who were struggling to get food, and over 80 poor families were helped in this way. Joy's planned home assignment in May had to be cancelled. We had hoped she could come to take a meeting with us; instead, we enjoyed a virtual 'visit' from her in June.

In July, plagues of locusts blew into Nepal from India. Farmers had planted more crops in lockdown, hoping for a good harvest to compensate for loss of income from work. Some saw vegetables, almost ready to be picked, eaten before their eyes. This was heartbreaking, and Joy asked us to pray. Soon afterwards, the wind changed and the locusts left again. We were much encouraged by that answer to our prayers.

Then, the monsoon rains arrived, causing floods and landslides. This is common in Nepal at that season, but casualties were heavy last year. By the end of August over 400 people had lost their lives - the death toll from Covid up to that point was 228. Three members of a family in Joy's town were killed when their house was washed down the hill. Joy's Church was also affected: the river rose so high that the building was undercut by a small landslide. The Pastor and his family live in the Church but, mercifully, they were safe, and stayed with friends for a few days. They were badly frightened but praised the Lord for His protection. That Pastor proved to be a true servant of the Lord in those testing times. He kept an eye on Joy in the lockdown; he strove to provide food for needy families, even though his own income had stopped in lockdown; and he showed outstanding pastoral care for some illiterate families while the Church was closed. They could not read the Bible at home for spiritual growth, so each week he phoned about 30 such families to give them a Bible reading and some spiritual teaching to sustain their walk with the Lord. About this time, Joy wrote to us: 'Thank you so much for your care, prayer and concern. Nepal is battling with so many difficult issues right now and we really need your prayer.'

In the midst of all that disruption, Joy needed to go to Kathmandu to renew her visa, with the roads still potentially dangerous for travelling. God's timing was perfect. In spite of misgivings, the 6-hour journey to the capital was straightforward with dry roads most of the way, but three days later the same road was closed due to flooding and landslides. In one place the bridge was washed away, and elsewhere several landslides blocked the road. Joy stayed in Kathmandu while her visa was processed; this was a welcome time of respite from the stresses of her isolation. After nearly three weeks in Kathmandu she travelled back to Besisahar. The bridge was mended and the road was open, though they crossed many landslides and places where half of the road had fallen into the river. Soon after she got back the visa and immigration offices in Kathmandu all closed again, due to rising virus infections. The Lord had enabled her to get her new visa within the only window of opportunity that was open at that time.

Soon after Joy got back, the lockdown was lifted in Nepal. It had become just too difficult for people to survive without being able to work. Joy had used her time in lockdown in a very productive way. She produced a culturally appropriate textbook on phonics, to assist in teaching Nepali children to read English. The book has been very well received; there is a possibility that it will be approved for use in schools throughout Nepal and maybe in other Asian countries also.

In September we saw more answers to our prayers when Joy was enabled to book a flight home to the UK against all the odds when flights were scarce and unpredictable. Contrary to further fears, the flight was not cancelled and Joy was able to board it, despite all the covid hoops that had to be jumped through. She arrived safely back in Scotland at the end of September. She was able to catch up with many of her home Churches and supporters and spend a quiet Christmas with her Mum. She was excited at the news that the long-desired feeding programme was about to be implemented in four of their schools, and she hoped to be able to return to Nepal in mid-January. Then, in the closing days of the year came the final happening of Joy's eventful year: she slipped on some ice and broke her pelvis and her wrist. We were very shocked to receive this news. We are praying for her to make a good recovery and to be able to return to Nepal soon and play her part in the work she is so eager to advance.

<u>Becky Hembery - one of our previous adopted BMS missionaries</u>
Becky serves at the BMS headquarters in Didcot as Head of Mission Programmes. Together with her team she oversees the recruitment and care of all the missionaries who serve overseas with BMS. Her work last year was greatly affected by the pandemic. In February she had to cancel a planned visit to East Asia because of coronavirus. At that time, a number of BMS workers were in countries already affected by the virus and Becky and her team had to work out how best to care for them. Over the following months their biggest headache was trying to find ways to help workers overseas who needed to get back to the UK, and vice versa. This was a

logistical nightmare because of all the travel restrictions. Becky asked for prayer that flights would be available at the right time and also for wisdom for her team to know how best to support those who were stuck either here or abroad with no way of relocating to where they needed to be. Our own Joy Ransom was one of those who wanted to get back to the UK for her home assignment, and finally got a flight in September. All of this was extra work brought about by the pandemic. Alongside all of that, Becky and her team continued their routine work of ongoing care of all BMS overseas personnel, debriefing of missionaries returning from overseas, interviewing potential new recruits, and playing their full part in the general administration of BMS.

Another headache was that there was a drop in income for BMS during the course of the year, so they had to be prudent in their use of resources. In May, two of Becky's team were furloughed, which meant an increase in the workload of those remaining. By November, they had to take the even more difficult decision to make one team member redundant. All of this meant that the remaining people were under increasing pressure. From the 2019 Christmas holiday onwards, Becky had worked non-stop with no time off until July. By that time she was asking for prayer for energy and stamina. She was tired and in need of a break, and was suffering from the effects of isolation. She lives alone, so lockdown was a difficult time for her. Thankfully, she had formed a bubble with her sister and family in Essex, so she was able to visit them when she finally had some time off. She also managed a short holiday at Swanage with a friend in September.

In November, Becky took on yet another responsibility when she embarked on part-time study for a Master's degree in International Human Resources. This would give her the professional qualification for HR that employers look for, and BMS was supporting her to do this. She asked for prayer to be able to manage the extra workload alongside the demands of a full time job. We can use the words of Ephesians 3.16 to pray for the Lord to bless Becky with physical strength and mental and spiritual wellbeing, to help her sustain all the pressures that are upon her: '…I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being'.

<u>Elizabeth Lee - one of our previous adopted BMS missionaries</u>
Elizabeth has had a difficult year. At the start of the year she was busy with her work for Serve, an agency that gives support to underprivileged people in the country in south central Asia where Elizabeth served when she worked with BMS. Elizabeth was working as their Donor Relations Coordinator and was conducting the work mainly via the internet from her home in Kidderminster, with occasional trips to the country to see the work for herself. At that point, Serve was facing the prospect of a change of Executive Director, with all the pressures that such a transition entails. Then, in late March, Elizabeth caught coronavirus, and was ill for eight days with symptoms that were not too severe. She seemed to recover, but in April she began to get periods of illness, pain and extreme fatigue which continued to plague her for many months. She fought a long and dispiriting battle with this condition and it was not until December that she began to experience a return to health. She had been ill for nine months with what was presumably 'long covid' - a feature of the pandemic which has been given little publicity, but which seriously affects the lives of those who suffer from it, as Elizabeth's experience shows.

In April, Elizabeth resigned from her position with Serve. This was not due to her illness; she had been feeling for some time that the job had grown much bigger and more demanding than when she first took it on, not only in terms of time, but in the skills needed for the work. She was required to serve three months' notice before stepping down, and she spent a good part of that time in communication with the lady who was taking over her role, so as to perform a thorough and high-quality handover. The rest of the year was spent continuing to battle with her illness, but at the same time Elizabeth has been praying for the Lord's guidance about what she should do next. She would like to find another part-time voluntary occupation whereby she can

serve the Lord and use her gifts and abilities in a worthwhile and productive way. She has already pursued some possible openings, but so far they have all come to a dead end. We can pray that the Lord will make his way clear for Elizabeth and will lead her into the next sphere of service that he has prepared for her.

Marian Hall

BMS Stamp Bureau

The Baptist Missionary Society Stamp Bureau was started in the late 1920s as a means to raise support for the ministry of the mission. People associated with Baptist Churches donated their used stamps, "at no cost to them", and the stamps were forwarded to volunteers, who prepared them for sale, and disposed of them. The Bureau also handles other collectables, such as foreign coins and bank notes, medals and badges, postcards and stamp-collecting accessories such as stamp albums and tweezers.

In (normal!) recent years, the amounts raised by the Stamp Bureau from these sales have been between about £14,000 and £17,500 a year. Some of the sales occur online, but many take place at philatelic society, and other kinds of meetings in many parts of the country. The advent of the covid pandemic, not surprisingly, has reduced the amount that has been raised by the Bureau and passed to the BMS in 2020. The fact that most of these meetings have not been taking place means that there is a lack of opportunities to sell material to collectors. Churches are continuing to send materials to the Stamp Bureau, and three 2kg parcels of mainly stamps were sent from MBC in 2020. Thank you to everyone who has been dropping your used stamps into the collecting box in the chapel foyer.

It is planned to continue supporting the BMS in this way and it is something that almost anyone can be involved with. The collecting box in the chapel foyer is on the window-sill nearest the stairs. Stamps should preferably be cut from the envelopes leaving about ¼ - ½ inch of envelope all round the stamp where possible. If you have any difficulty cutting the stamps off the envelope, please put the whole envelope in the box. While the chapel is closed, please keep your stamps until there is an opportunity to take them to Church.

Ed Hall

London City Mission

Our church has had a long-standing contact with the London City Mission, which was first recorded during the pastorate of Rev. George Evans (1927-1935). We have not had a visit from a LCM missionary for the last few years. The mission's quarterly magazine, "Changing London", and prayer diary, "Together", are received by some in the fellowship.

The London City Mission's main goal, since it was founded 185 years ago, has been to go with the gospel to the least reached in London, where they are. The least reached are often also the economically and socially most deprived in a society. So a missionary may work, for example, with a prisoner, a drug-addict, a trafficked person, someone from another religion, or a homeless person. LCM missionaries will make a focused, personal commitment to the one whom they wanted to evangelise, with the aim of their conversion. This was pursued through regular, personal face to face contact and interaction, leading to a developing relationship, sharing the gospel and offering practical help when appropriate.

There are several ways in which outreach has been helped by the Covid-19 pandemic. Missionaries report an increased interest in spiritual matters within their target communities, including non-Christians tuning in to Christian websites. There are also more opportunities to give practical help, and hence chances to make personal contacts and develop relationships.

Before coronavirus arrived, LCM had been largely carrying out its ministry outside of Churches in the area. But the LCM leadership had been thinking and praying about a change of strategy

that would involve working in partnership with the Churches. Now the aim is for LCM Missionaries to become attached to local churches. They will form a team with volunteer church members, whom they will train to serve as evangelists. Together LCM and the Church will prepare a strategy and programme for evangelism. This will significantly increase the number of those who are sharing the news about Jesus in areas where the least-reached are located. Coming into a Church and among its people should be like creating a caring family environment, for those who are coming to Jesus.

LCM already has its busiest recruitment campaign under way, and asks prayer to be able to locate the right people for this new mission.

Ed Hall

Mission Prayer

In the first three months of 2020 we continued to meet once a month to pray for Christian outreach overseas, but our numbers were rather depleted because some of our group had joined the 'Learning Community' course of studies on Thursdays in Abergavenny. We are only a small group at the best of times, so their presence was keenly missed.

However, everything changed in April, when the pandemic had put a stop to all face-to-face meetings. We could no longer meet together, but that did not mean that we stopped praying. We continued to obtain news and prayer requests from the people and projects that we support, and we circulated these to each other in the week when we would normally have had our meeting, and continued to pray for those needs in our own homes. One advantage of this was that the people who had not been able to join us for the meetings could now take a full part in the prayer in their own time at home.

During the course of the year we were encouraged by seeing many answers to our prayers. The Peace and Hope team rejoiced in the safe delivery of a baby boy to Valeria, the Peace and Hope coordinator in Nicaragua. They give thanks for the Lord's protection over the area where they work when two hurricanes struck. They are also thankful for being shown ways to get round many difficulties: no teams could be sent out to Nicaragua because of covid, but they found a way to send containers of hospital equipment and mattresses. When these arrived, Valeria organised a team to distribute the items; she also coped valiantly with the paperwork, something she found very daunting. Although school uniforms can no longer be sent out, the team succeeded in sending money instead to meet the need, and have received lovely photos of the children in their uniforms. They rejoice that there has been a marked increase in the number of children attending those schools. As well as supporting the work in Nicaragua, they were able to send a container of medical equipment to the Philippines, which answered the prayers of numerous hospitals and clinics in desperate need on the island of Mindanao. The team also give thanks to the Lord for providing for their financial needs last year. Even though the shop in Ross was closed off and on through the year, they still had enough income to pay for the containers and the uniforms.

In the group we also saw several answers to prayer for the work of BMS in Nepal, and you can read about some of those in the BMS section of this Annual Report.

Marian Hall

Rural Mission

Ian Purcell continued to support and encourage rural Churches in their mission, in spite of the covid restrictions. It was difficult to work from home because many rural Churches and their members have little access to technology. Ian produced a weekly reflection distributed to these Churches. He also began to transition his ministry to the Churches for when the project finishes in 2021.

CHURCH GROUPS AND MINISTRIES DECEMBER 2020

Bible Reading Notes	Fiona Beber
BMS Birthday Scheme	Mike North
BMS World Mission	Ed and Marian Hall
Breathe	Jonathan Greaves, Helen Hopkins
Brigade	Michelle Fuller
Catering Coordinators	Dave and Beth Frederick
Child Protection Advocate	Jo Walker
Christianity Explained	Jonathan Greaves
Church Administration	Roger and Rebecca Clewett
Churches Together in Monmouth	Ruth Bingle
Cleaning and Flowers	Dave and Beth Frederick
Coffee Coordinator	Elizabeth Alderson
Communications and Publicity	Ruth Bingle
Email Hub (prayer letters)	Ed Hall
Evangelical Alliance	Alan Cochran
Finance Administrator	Roger Clewett
First Aid boxes and Fire safety	Alan Cochran
Food Bank	Mary Harris
Footprints	Elaine Adams, Beth Frederick, Samantha Greaves
Hymns of Praise	Jonathan Greaves, Alan Cochran
Internet Editor	Ruth Bingle
Internet Evangelism (Billy Graham)	Jonathan Greaves
Kitchen Management	Dave and Beth Frederick
Ladies Bible Study	Katie Swartz
Links Youth Fellowship	Amanda Endicott
London City Mission	Ed Hall

Men's Ministry	David Adams
Minutes Secretary	Elizabeth Alderson
Music Coordinator	Ruth Owen
News sheet	Rebecca Clewett
Offering Counting	Mo Vandervelden, Teddy Swartz
Overseas Mission	David Adams
Pastoral Coordinator	Janet Lloyd
Posters	Cherry and Gerald Scott
Prayer Triplets	Helen Hopkins
Property Maintenance Steward	Tony Macey
Pulpit Secretary	Elaine Adams
Roots Youth Bible Study	Jonathan Greaves
Rotas	Elizabeth Alderson
Rural Mission Project Representatives	Elizabeth Alderson, Jonathan Greaves
Schools' Ministry	Jonathan Greaves
Songs of Praise	Jonathan Greaves, David Adams
Sunday Club	Jo Walker
Tearfund	Elaine Adams
Tuesday Coffee	Jean Francis

FINANCIAL REVIEW

This review covers the calendar year 2020. The financial results for the calendar years 2020 and 2019 together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church's normal activities generated a surplus of £3,773 in 2020. On top of this it received a gift of £100,000 from the estate of a relative of a member of the Church.

Sources of income

The Church continues to receive the funds it needs to carry on its activities from within its own membership and congregation and from grants from Church organisations to support specific activities, except for small amounts, mostly from hire of the Church building. No wider public appeal was made for funds during the year.

Donations and grants

Two large one-off donations were received. One was used to create a new fund, referred to as the 'Special Gift Fund', to be used to support specific areas of expenditure. The other was split equally between the General Fund and being passed on to Tearfund as requested by the donor.

Regular personal donations were 4% higher than the previous year; other donations were 9% higher than the previous year. The Sunday collection was much reduced through having fewer services and a lower attendance for much of the year.

The grant from the South Wales Baptist Association and donations from the Rural Mission Churches continued throughout the year. The regular donation the Church received since 2017 from Initiatives in Christian Education Wales to support schools work ceased in September 2020.

Repair of the building

The Church took the opportunity to start the repairs to the Church building set out in the 2017 Quinquennial Inspection report; the work was estimated to cost £14,600 at that time. This work is in progress: about £7,200 was spent in 2020 on repairs listed in the report. The Church has not been able to obtain quotations for the whole of the remaining work, but plans to complete it in stages.

Coronavirus

Coronavirus had little impact on the finances of the Church in 2020. It is difficult to quantify donations not received and payments not made. However, comparison to the Church's budget for 2020 and outcome for 2019 indicates receipts were reduced by about £5,000, and payments were reduced by about £4,000, reducing surplus by a net £1,000.

General Fund

The General Fund finances the normal work of the Church. A surplus of £7,000 arose during 2020, mostly as a result of higher than budgeted one-off donations. This surplus will enable the repairs to the building to continue without additional donations being sought from the members and congregation for the time being.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

Other Church funds
The Schools Work Designated Fund had a surplus of £2,602 in 2020. It was supported by Initiatives in Christian Education (ICE) Wales with a monthly donation; these ended in September 2020. The Church carried out the work expected by ICE and continues to do so. The Church would like to employ an additional person to support the Pastor in doing schools and other work. This fund has been used to support our interns and meet the cost of recruiting new employees.

The Benevolent Fund Restricted Fund continues to be available to support the material needs of people associated with the Church. The Pastor decides who to give money to. This fund had a deficit of £2,403 in 2020 due to making two gifts that were larger than those made in previous years. The collection at the monthly evening communion service usually finances this fund; few of these services occurred in 2020, however an individual made a substantial donation separately.

The Rural Mission Restricted Fund is supported financially by Baptist Churches in Monmouthshire and South Herefordshire, and by a grant from the South Wales Baptist Association and a trust it manages. This fund pays all the Rural Missioner's employment costs and his expenses. The fund had a deficit of £3,426 in 2020; this using up of funds in-hand is acceptable as the Rural Mission ends on 30 June 2021. A substantial reduction in contributions from one of the Churches was mostly made-up by increased contributions from SWBA and the trust referred to.

The new Special Gift Designated Fund was created from a £100,000 gift received in 2020. The fund received directions on how the donor would like it to be used, but none of the money in the fund has yet been spent.

Baptist Pension Scheme
Along with other Baptist churches, this Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme. It has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The Church understands that if it had left the scheme at the end of 2020 it would have had to have made a one-off payment of £65,900 to meet its statutory obligations to the scheme. The Church has no plans to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

Reserves Policy
During 2020 the Trustees decided to retain the Reserves Policy established in 2018 with a minor revision. Reserves are funds which are readily available to meet financial circumstances that are substantial deviations from those anticipated by the annual budget and not met by additional donations at the time money is needed.

The Trustees consider that the church requires three months' worth of budgeted payments as its reserves: this was £34,000 for 2020. A large donation made in 2020 has enabled the church to increase its reserves to this level. The reserves needed at the start of 2021 are £41,800; this will reduce when the Rural Mission ends in the middle of 2021.

This Reserves Policy is reviewed by the trustees at least once a year.

On 31st December 2020 the Church held £39,859 in its reserves. The reserves are held in two current accounts and a building society account from which money can be withdrawn at a maximum of two working days' notice.

Clive Wiggins, Treasurer

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2020

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 18 to 25.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. 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 as part of an independent examination.

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

JMRoderick

Joanna Roderick ACA
WJ James & Co
Bishop House
10 Wheat Street
Brecon
Powys LD3 7DG

Date: 6th May 2021

FINANCIAL STATEMENT FOR THE PERIOD 1 JANUARY TO 31 DECEMBER 2020

These accounts are presented in the format requested by the Baptist Union. They have been prepared on a 'receipts and payments' basis and accord with Section 133 of the Charities Act 2011.

GENERAL FUND

This fund can be used for any purpose, though for purposes that have their own specific funds those other funds will be used until they are exhausted. The Rural Mission Fund's transactions with HMRC pass through the General Fund's bank account, only their net effect on the General Fund is shown in this section.

	Note	Calendar year 2020	Note	Calendar year 2019
Receipts				
Planned regular donations	1	£56,557		£54,288
Other donations	2	£24,759		£22,713
Gift Aid income tax refund		£15,770		£16,685
Investment income: Interest received		£754		£415
Payments for use of premises		£1,889		£2,356
Other receipts	3	£1,302		£2,132
Transfer from the Bicentenary Fund		£0	8	£2,792
		£101,031		£101,381
Payments				
Ministry	4	£43,499		£58,603
Mission	5	£25,075		£22,677
Upkeep of church premises	6	£22,781		£22,265
Administration and other expenses	7	£2,676		£6,267
		£94,031		£109,812
Surplus (deficit) for the year		£7,000		(£8,431)
Balance brought forward		£19,388		£27,819
Balance carried forward		£26,388		£19,388

RURAL MISSION PROJECT

This is a Restricted Fund, it can only be used to support the Monmouthshire and South Herefordshire Rural Mission or returned to the donors.

		Calendar year 2020	Calendar year 2019
Receipts			
South Wales Baptist Association		£12,000	£10,874
Llandogo Trust		£8,000	£5,000
Donations from churches	9	£13,215	£20,405
Personal donations	9	£4,320	£8,475
Gift Aid income tax refund		£775	£1,275
Miscellaneous income		£418	£566
		£38,728	£46,595
Payments			
Missioner's stipend (gross)		£33,600	£33,050
Employer's pension contributions		£3,360	£3,359
Employer's National Insurance contributions	10	£3,429	£3,338
Missioner's expenses		£1,765	£3,549
		£42,154	£43,296
Surplus (deficit) for the year		(£3,426)	£3,300
Balance brought forward		£10,581	£7,281
Balance carried forward		£7,155	£10,581

BENEVOLENT FUND

This is a Restricted Fund, it exists to meet the material needs of people associated with the Church, but is also used to help others in need. Its funds are used as directed by the Pastor of Monmouth Baptist Church. It would not be practical to return any monies to the donors as it is normally only collected at the monthly evening communion service.

	Calendar year 2020	Calendar year 2019
Receipts		
Monthly evening communion collection	£160	£788
Other donations	£500	£0
Gift Aid Small Donations Scheme tax refund	£196	£222
	£856	£1,011
Payments		
Gifts to individuals	£3,259	£1,142
	£3,259	£1,142
Surplus (deficit) for the year	(£2,403)	(£131)
Balance brought forward	£4,657	£4,788
Balance carried forward	£2,254	£4,657

SPECIAL GIFT FUND

This is a Designated Fund. It was created from a gift received during 2020 from the estate of a relation of a member of the church. This member requested that it be used to support the Pastor's ministry and to renew the church's audio-visual equipment, though this request was made less prescriptive in January 2021.

	Calendar year 2020
Receipts	
Bequest	£100,000
	£100,000
Payments	
None made	£0
	£0
Surplus (deficit) for the year	£100,000
Balance brought forward	£0
Balance carried forward	£100,000

SCHOOLS WORK FUND

This is a Designated Fund that exists to separate and hold receipts received to meet the costs of specifically Christian work in schools in Monmouth and the immediate area. The Church intends to use its intern to help with schools work when schools are open again.

An intern was employed from October 2018 to July 2019 and from October 2020 onwards to assist the Pastor, mostly with schools work.

	Calendar year 2020	Calendar year 2019
Receipts		
Donation from Initiatives in Christian Education (ICE) Wales	£4,500	£6,000
Personal donation directed to this fund	£1,500	£0
	£6,000	£6,000
Payments		
Training allowance	£1,200	£2,800
Trainee's expenses	£646	£1,157
Training courses	£600	£400
Employee recruitment costs	£752	£0
ICE Wales affiliation fee	£200	£200
	£3,398	£4,557
Surplus (deficit) for the year	£2,602	£1,443
Balance brought forward	£16,462	£15,019
Balance carried forward	£19,064	£16,462

CONSOLIDATED RECEIPTS AND PAYMENTS

These amounts are the totals from pages 18 to 20. The total amounts transferred between funds are deducted to avoid them being double counted in the total.

	Note	Calendar year 2020	Note	Calendar year 2019
Receipts				
General Fund		£101,031		£101,381
Rural Mission Project		£38,728		£46,595
Special Gift Fund		£100,000		
Benevolent Fund		£856		£1,011
Bicentenary Fund		£0		£423
Schools Work Fund		£6,000		£6,000
Transfers between funds	9	(£3,720)		(£6,512)
Total		£242,895		£148,898
Payments				
General Fund		£94,031		£109,812
Rural Mission Project		£42,154		£43,296
Special Gift Fund		£0		
Benevolent Fund		£3,259		£1,142
Bicentenary Fund		£0		£2,856
Schools Work Fund		£3,398		£4,557
Transfers between funds	9	(£3,720)		(£6,512)
Total		£139,122		£155,151
Surplus (deficit) for the year		£103,773		(£6,253)
Balance brought forward		£51,087		£57,340
Balance carried forward		£154,860		£51,087

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

The Church does not pursue the accumulation of reserves as a policy but seeks to use the resources given to it to pursue its objectives. It has, however, recognised the need to maintain a level of reserves sufficient to meet both the expected and unexpected costs of pursuing those objectives. To this end, and amid uncertain broader economic conditions, the Church aims to maintain a level of reserves equal to three months of budgeted expenditure in each of its funds. Both the level of reserves and the policy on the use of any accumulated funds are reviewed regularly by the Trustees and specifically ratified on an annual basis when the church's accounts are prepared. At 31 December 2020 the Church's cash balance available at short notice was £39,859, which is over three months of budgeted expenditure for 2020.

	Note	31 December 2020	31 December 2019
Assets			
Bank account balances		£154,860	£51,087
Representing the balances carried forward in each of the funds:			
General Fund		£26,387	£19,388
Rural Mission Fund (Restricted Fund)		£7,155	£10,581
Special Gift Fund (Designated Fund)		£100,000	£0
Benevolent Fund (Restricted Fund)		£2,254	£4,657
Schools Work Fund (Designated Fund)		£19,064	£16,462
		£154,860	£51,087
Other non-monetary assets			
Held for Church's own use	11	£2,848,606	£2,824,432
Liabilities			
Repairs to the church building		£7,400	£14,600

An architect's five-yearly formal review of the state of repair of the Church building in September 2017 gave the figure used for 2019 as guidance on the cost of repairs needed to the building; it did not include VAT or professional fees. The figure for 2020 is that for 2019 reduced by the cost of repairs carried out during 2020 that were listed as being needed in that review.

Share of the Baptist Pension Scheme's deficit		£65,900	£60,900

This share of the Baptist Pension Scheme deficit was determined and supplied by the pension scheme's administrators. The Baptist Church's Employers Group is now aiming to eliminate this deficit by the middle of 2026 through additions to the normal level of employer contributions and support from Baptist organisations. There are circumstances in which this amount would have to be paid as a lump sum.

NOTES TO THE ACCOUNTS

	Note	Calendar year 2020	Note	Calendar year 2019
1. Planned regular giving				
Gift Aided regular giving (excluding the envelope scheme)		£49,060		£47,072
Envelope scheme		£0		£350
Other regular giving		£7,497		£6,866
		£56,557		£54,288
2. Other donations				
Collections		£3,149		£7,161
Specified Giving		£6,630		£11,039
Other one-off donations		£14,980		£4,513
		£24,759		£22,713
3. Other receipts				
Refunds of energy costs		£17		£0
Sale of books and a chair.		£110		£0
Employer's National Insurance contributions received from the Rural Mission Fund to make staged payments to HMRC ending by 22 April 2021.		£1,175		£0
Insurance claims for the back room ceiling and roof.		£0		£1,237
Contributions for the Spanish Delegation.		£0	12	£840
Bicentenary merchandise after closure of the Bicentenary Fund		£0		£55
		£1,302		£2,132
4. Ministry				
Pastor's stipend (gross) and energy allowance		£34,270		£43,489
Employer's pension contribution, see the note below		£7,430		£9,059
Employer's National Insurance contribution	10	£0		£2,640
Pastor's expenses		£1,799		£3,414
		£43,498		£58,603

Note: The Pastor acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as pastor, including the provision of manse accommodation owned by the Church.

In addition to the standard level employer's pension contributions, further obligatory contributions of £3,323 (2019: £4,336) were made to reduce the Baptist Pension Scheme's deficit. These additional contributions were reduced by £1,108 from the level previously planned by the scheme in the second half of 2020 as a means of helping churches with the financial impact of Covid-19.

5. Mission

£3,720 (2019: £3,720) of the Mission expenditure below was transferred to the Rural Mission Restricted Fund and appear as part of the church and individual donations there.

	Calendar year 2020		Calendar year 2019
Baptist Home and World Mission	£7,800		£7,600
Mission	£5,820		£7,086
Mission - special collections	£7,802		£1,932
Sunday School	£127		£235
Youth Group	£36		£34
Books and teaching aids	£288		£356
Outreach	£783		£2,254
Other ministry expenses	£2,419		£3,181
	£25,076		£22,677

6. Upkeep of church premises

Lighting, heating and cleaning	£5,053		£4,965
Insurance	£2,751		£2,714
Repairs and maintenance	£12,493		£12,224
Council tax	£2,484		£2,362
	£22,781		£22,265

The repairs and maintenance figure includes £7,243 (2019: Nil) spent on repairs to the church building as a result of the 2017 quinquennial building inspection report.

7. Administration and other expenses

Administration, management costs, printing and stationery	£872		£874
Audio-visual and IT equipment	£230		£0
Telephone and Postage	£384		£383
Advertising and Publicity	£257		£814
Subscriptions (to Baptist organisations and others)	£566		£1,029
Gifts to trustees (see note below) and two gifts to others in recognition of life events	£367		£500
Professional advice regarding buildings	£0		£195
Costs of the Spanish Delegation	£0	12	£2,340
Safeguarding training and other costs	£0		£132
	£2,676		£6,267

Two gifts were made to trustees of the Church: £65 to Clifford Vandervelden to thank him for his work repairing the manse window frames and painting that building. Also, £250 to David Adams, this being one third of the cost his course with Union Bible College. The Church wants to support people associated with our Church who participate in this course.

8. Transfer from Bicentenary Fund to General Fund:

In 2019 on the closure of the Bicentenary Fund its balance of £2,792 was transferred to the General Fund.

9. Transfers from General Fund to Rural Mission Fund:
Every month throughout 2019 and 2020 transfers of £300 from the church and £10 from personal donations were made from the General Fund to the Rural Mission Fund.

10. The Employer's National Insurance contributions have been charged to the General Fund and Rural Mission Fund in a way that results in the General Fund only paying the Employer's National insurance contributions that it would have paid had the Rural Mission not existed, the Rural Mission Fund pays the balance. The allowance against Employer's National Insurance contributions called Employment Allowance was increased from £3,000 to £4,000 at the start of the 2020/21 tax year resulting in the General Fund not paying anything in 2020.

11. Non-monetary assets held for the Church's own use:

	31 December 2020	31 December 2019
The church building, including the organ, in Monk Street.	£2,275,255	£2,275,255
The Manse, 3 Monk Street, Monmouth	£509,012	£484,778
Wyesham Chapel	£0	£0
Church fixtures, furniture and equipment	£64,339	£64,339
	£2,848,606	£2,824,432

No value has been placed on the remaining stock of bicentenary memorabilia.

The Church is the beneficial owner (subject to relevant trusts) of the assets above, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd. These assets are shown at their insured value on the relevant date. The value of zero for Wyesham Chapel and the land it is on is not an indication it has no value, just that it is not insured.

12. Spanish Delegation: This relates to 2019 only, there was no similar expenditure in 2020.
The Spanish Delegation was a friendship visit by the pastor and six others from the church to Terol church in Barcelona and nearby Caldes de Montbui Evangelical church in October 2019. The church in Barcelona was founded in 1869 through the missionary work of George Lawrence of Monmouth, a former member of Monmouth Baptist Church.

They were celebrating 150 years since their founding, the delegation represented Monmouth and the Baptist church. An invitation to visit had been made through a visit to Monmouth Baptist Church by Christina Lawrence, a descendant of George Lawrence, in April 2019. This delegation also formed links with Caldes de Monbui, meeting the church and a civic reception. The visit was financed by people from our church and payments by those who went, as well as a contribution from money set aside for a mission trip in the pastor's sabbatical by the deacons of the Church.

The accounts and statement of assets and liabilities set out on pages 18 to 25 relating to the year ending 31 December 2020 are as approved by the trustees.

Clive Wiggins *Jonathan Greaves*

Clive Wiggins (Treasurer) Rev Jonathan Greaves (Pastor)
26 March 2021 26 March 2021