



## **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](http://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](mailto: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.

#### Becky Hembury - one of our previous adopted BMS missionaries

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'.

#### Elizabeth Lee - one of our previous adopted BMS missionaries

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 31<sup>st</sup> 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**

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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.



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

Date: 6<sup>th</sup> 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
<b><u>Receipts</u></b>				
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
		<u>£101,031</u>		<u>£101,381</u>
<b><u>Payments</u></b>				
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
		<u>£94,031</u>		<u>£109,812</u>
<b>Surplus (deficit) for the year</b>		£7,000		(£8,431)
Balance brought forward		<u>£19,388</u>		<u>£27,819</u>
Balance carried forward		<u>£26,388</u>		<u>£19,388</u>

## 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
<b><u>Receipts</u></b>			
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
		<u>£38,728</u>	<u>£46,595</u>
<b><u>Payments</u></b>			
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
		<u>£42,154</u>	<u>£43,296</u>
<b>Surplus (deficit) for the year</b>		(£3,426)	£3,300
Balance brought forward		<u>£10,581</u>	<u>£7,281</u>
Balance carried forward		<u>£7,155</u>	<u>£10,581</u>

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

## 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
<b><u>Receipts</u></b>	
Bequest	£100,000
	<u>£100,000</u>
<b><u>Payments</u></b>	
None made	£0
	<u>£0</u>
<b>Surplus (deficit) for the year</b>	£100,000
Balance brought forward	£0
Balance carried forward	<u>£100,000</u>

## 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
<b><u>Receipts</u></b>		
Donation from Initiatives in Christian Education (ICE) Wales	£4,500	£6,000
Personal donation directed to this fund	£1,500	£0
	<u>£6,000</u>	<u>£6,000</u>
<b><u>Payments</u></b>		
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
	<u>£3,398</u>	<u>£4,557</u>
<b>Surplus (deficit) for the year</b>	£2,602	£1,443
Balance brought forward	<u>£16,462</u>	<u>£15,019</u>
Balance carried forward	<u>£19,064</u>	<u>£16,462</u>

## 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
<b><u>Receipts</u></b>				
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		<u>£242,895</u>		<u>£148,898</u>
<b><u>Payments</u></b>				
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		<u>£139,122</u>		<u>£155,151</u>
<b>Surplus (deficit) for the year</b>		£103,773		(£6,253)
Balance brought forward		<u>£51,087</u>		<u>£57,340</u>
Balance carried forward		<u>£154,860</u>		<u>£51,087</u>

## 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
<b><u>Assets</u></b>			
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
		<u>£154,860</u>	<u>£51,087</u>
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
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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
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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
<b>1. Planned regular giving</b>				
Gift Aided regular giving (excluding the envelope scheme)		£49,060		£47,072
Envelope scheme		£0		£350
Other regular giving		£7,497		£6,866
		<u>£56,557</u>		<u>£54,288</u>
<b>2. Other donations</b>				
Collections		£3,149		£7,161
Specified Giving		£6,630		£11,039
Other one-off donations		£14,980		£4,513
		<u>£24,759</u>		<u>£22,713</u>
<b>3. Other receipts</b>				
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
		<u>£1,302</u>		<u>£2,132</u>
<b>4. Ministry</b>				
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
		<u>£43,498</u>		<u>£58,603</u>

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
	<u>£25,076</u>	<u>£22,677</u>

## 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
	<u>£22,781</u>	<u>£22,265</u>

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	£2,340
Safeguarding training and other costs	£0	£132
	<u>£2,676</u>	<u>£6,267</u>

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
	<u>£2,848,606</u>	<u>£2,824,432</u>

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)  
26 March 2021

Rev Jonathan Greaves (Pastor)  
26 March 2021