



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 our 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.

JMRodrick

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
<u>Receipts</u>				
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
		<u>£87,606</u>		<u>£101,031</u>
<u>Payments</u>				
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
		<u>£84,251</u>		<u>£94,031</u>
Surplus (deficit) for the year		£3,355		£7,000
Balance brought forward		<u>£26,388</u>		<u>£19,388</u>
Balance carried forward		<u>£29,743</u>		<u>£26,388</u>

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
<u>Receipts</u>		
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
	<u>£11,793</u>	<u>£38,728</u>
<u>Payments</u>		
Missioner's stipend (gross)	£14,208	£33,600
Employer's pension contributions	£1,421	£3,360
Employer's National Insurance contributions	£560	£3,429
Missioner's expenses	£666	£1,765
Returned to the Llandogo Trust	£2,093	£0
	<u>£18,948</u>	<u>£42,154</u>
Surplus (deficit) for the year	(£7,155)	(£3,426)
Balance brought forward	£7,155	£10,581
Balance carried forward	<u>£0</u>	<u>£7,155</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 2021	Calendar year 2020
<u>Receipts</u>		
Monthly evening communion collection	£60	£160
Other donations	£942	£500
Gift Aid and Small Donations Scheme tax refund	£133	£196
	<u>£1,135</u>	<u>£856</u>
<u>Payments</u>		
Gifts to individuals	£0	£3,259
	<u>£0</u>	<u>£3,259</u>
Surplus (deficit) for the year	£1,135	(£2,403)
Balance brought forward	<u>£2,254</u>	<u>£4,657</u>
Balance carried forward	<u>£3,389</u>	<u>£2,254</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, this request was made less prescriptive in January 2021.

	Calendar year 2021	Calendar year 2020
<u>Receipts</u>		
Received from Stewardship in 2021 / Bequest in 2020	£60,000	£100,000
	<u>£60,000</u>	<u>£100,000</u>
<u>Payments</u>		
Audio-Visual equipment	£19,155	£0
Pastoral Worker's employment costs	£1,700	£0
	<u>£20,855</u>	<u>£0</u>
Surplus (deficit) for the year	£39,145	£100,000
Balance brought forward	<u>£100,000</u>	<u>£0</u>
Balance carried forward	<u>£139,145</u>	<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 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
<u>Receipts</u>			
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
		<u>£16,977</u>	<u>£6,000</u>
<u>Payments</u>			
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
		<u>£19,328</u>	<u>£3,398</u>
Surplus (deficit) for the year		(£2,351)	£2,602
Balance brought forward		<u>£19,064</u>	<u>£16,462</u>
Balance carried forward		<u>£16,713</u>	<u>£19,064</u>

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

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
<u>Receipts</u>				
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		<u>£177,137</u>		<u>£242,895</u>
<u>Payments</u>				
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		<u>£142,122</u>		<u>£139,122</u>
Surplus (deficit) for the year		£35,015		£103,773
Balance brought forward		<u>£154,860</u>		<u>£51,087</u>
Balance carried forward		<u>£189,875</u>		<u>£154,860</u>

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 Decem- ber 2021	31 December 2020
<u>Assets</u>			
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
		<u>£189,875</u>	<u>£154,860</u>
Non-monetary assets			
Held for the church's own use	11	£3,062,686	£2,848,606
<u>Liabilities</u>			
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		<u>£46,700</u>	<u>£73,370</u>

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
		<u>£60,660</u>		<u>£56,557</u>
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
		<u>£10,337</u>		<u>£24,759</u>
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
		<u>£108</u>		<u>£1,302</u>
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
		<u>£46,258</u>		<u>£43,499</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 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
	<u>£17,969</u>	<u>£22,781</u>

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
	<u>£3,408</u>	<u>£2,676</u>

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.

9. Personal donations directed to the Schools Work Fund

	31 December 2021	31 December 2020
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
	<u>£13,381</u>	<u>£1,500</u>

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 Decem- ber 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
	<u>£3,062,686</u>	<u>£2,848,606</u>

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.