

MONMOUTH BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

January – December 2024



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MONMOUTH BAPTIST CHURCH

Trustees' Annual Report 1 January to 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY

Charity Name: Monmouth Baptist Church

Charity's Registered Address:

Monk Street, Monmouth, Monmouthshire, NP25 3LR

Charity Registration Number: 1180772

Trustees:

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

Property Trustees:

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

Bankers:

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

Independent Examiner:

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

Annual Report for 1 January – 31 December 2024:

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

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

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

OBJECTIVES AND ACTIVITIES

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

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

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

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

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

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

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

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

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

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

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

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

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

ACHIEVEMENTS AND PERFORMANCE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Jonathan Greaves

CHURCH ACTIVITIES

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

Activities for Children, Young People and Families

Brigade

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

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

Michelle Fuller

Footprints

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

Jo Walker

LINKS Youth Fellowship

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

As written in our constitution, Links exists:

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

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

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

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

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

Olivia and Richard McLachlan

Sunday Club

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

Jo Walker

Work in Schools

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

Activities for adults

The Art Fringe

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

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

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

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

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

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

Berna Pullen

'Tuesday Coffee'

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

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

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

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

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

Fiona Beber

Internet Outreach

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

Ladies' Bible Study

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

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

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

Jo Walker, Cat Barker and Amanda Endicott

Men's Bible Breakfast

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

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

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

David Adams

Music Report

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

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

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

Ruth Owen

Songs of Praise

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

Sports and Social Events

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

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

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

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

James Endicott

Monmouth and District Foodbank

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

Mission

BMS World Mission

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

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

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

Mike North (BMS Secretary)

BMS World Mission Birthday Scheme

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

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

Mike North (BMS Birthday Card Scheme Coordinator)

Operation Christmas Child

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

Liz Simon

Rural Mission

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

Serving Our Streets

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

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

Cathy North

Tearfund

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

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

For every pound donated:

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

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

Elaine Adams

Pastoral Care

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

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

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

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

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

Bert Weenink

Safeguarding

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

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

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

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

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

Emma Lawson – Designated Person for Safeguarding (DPS)

CHURCH GROUPS AND MINISTRIES**DECEMBER 2024**

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

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

FINANCIAL REVIEW OF 2024

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

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

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

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

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

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

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

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

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

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

Money held for specific purposes

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

Investment policy

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

Details of any funds materially in deficit

There are no funds in deficit.

Exemptions from disclosure

There are no exemptions from disclosure.

Funds held as a custodian

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

Clive Wiggins
21 April 2025

MONMOUTH BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

YEAR ENDED 31 DECEMBER 2024

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



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

Date: 27/06/2025

MONMOUTH BAPTIST CHURCH

Registered Charity number 1180772

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

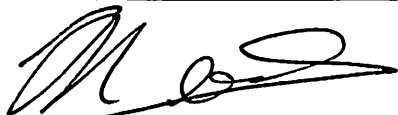
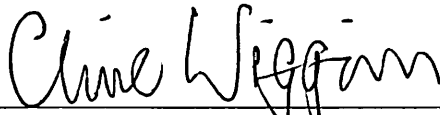
	Note	Unrestricted Funds	Restricted Funds	Total for 2024	Total for 2023 as restated
Income from					
Gifts and Legacies	2	£246,670	£477	£247,147	£163,474
Investment Income	3	£9,699	£184	£9,883	£5,650
Charitable Activities	4	£703	£0	£703	£1,312
Trading Activities	5	£10,721	£0	£10,721	£12,171
Total Income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

BALANCE SHEETS

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

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

These accounts were approved by the trustees on ^{27/04/25} and signed on their behalf by:

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

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 December 2024

1. Accounting policies

a. Basis of preparation

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

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

b. Gifts

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

c. Legacies

Legacies are accounted for when they are received.

d. Investment income

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

e. Grants received

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

f. Grants payable

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

g. Allocation of expenditure between activities

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

h. Support costs

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

i. Fixed assets

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

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

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

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

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

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

j. Debtors

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

k. Creditors

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

l. Financial instruments

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

m. Pensions

Share of the Baptist Pension Scheme Deficit

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

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

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

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

n. Funds

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

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

2. Gifts, grants received and legacies

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

3. Investment Income

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

4. Income from Charitable Activities

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

5. Income from Trading

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

6. Expenditure on Charitable Activities

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

The church does not incur fundraising costs.

7. Support costs

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

8. Total Expenditure

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

9. Grant Funding

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

10. Transfers between funds

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

11. Staff costs

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

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

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

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

No other trustees received any remuneration or expenses.

12. Tangible Fixed Assets

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

13. Debtors

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

14. Balances with banks and a building society

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

15. Creditors: Amounts Falling Due Within One Year

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

16. Analysis of Net Assets

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

17. Unrestricted Funds

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

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

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

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

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

18. Restricted Funds

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

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

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