

# BUDLEIGH SALTERTON BAPTIST CHURCH

England & Wales - Charity number 1184810

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2019-08-08

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** Budleigh Baptist Church  
Little Knowle  
Budleigh Salterton  
EX9 6QS

**Phone** 01395443137

**Email** [enquiries@budleighbaptistchurch.org.uk](mailto:enquiries@budleighbaptistchurch.org.uk)

**Website** [www.budleighbaptistchurch.org.uk](http://www.budleighbaptistchurch.org.uk)

## Activities

---

**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** Activities include: Providing opportunities for Christian worship and prayer, the advancement of the Christian faith, pastoral care, providing help and services to the local community

## Classification

---

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

## Geography

---

- Devon

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£53,433	£80,723	-	-
2023-12-31	£83,150	£49,147	-	-
2022-12-31	£49,327	£52,801	-	-
2021-12-31	£42,201	£50,277	-	-
2020-12-31	£38,309	£58,094	-	-

## Trustees

Name	Role	Appointed
<b>James Henley</b>	Chair	2019-07-18
Elizabeth Cottingham		2019-07-18
Hilary Gibson		2024-06-30
Penelope Mitchell		2024-07-20
Rev Julia Henley		2019-07-18
Rosemary Hunter		2024-06-30

**BUDLEIGH SALTERTON BAPTIST CHURCH**

England & Wales - Charity number 1184810

---

# Accounts

---



**BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)**

Reg. Charitable No.: 1184810

**Trustees Report &**

**Annual Return**

Financial year ending 31st December 2024

This annual report covers the financial year 1st January 2021 – 31st December 2024 and was approved by the trustees on 21<sup>st</sup> September 2025.

Signed

Signature:



Name: Rev Dr J Henley  
Position: Minister / Trustee  
Date: 22<sup>nd</sup> September 2025

Signature:



Name: Mrs H Gibson  
Position: Trustee  
Date: 22<sup>nd</sup> September 2025

## 1. Reference & Administrative Details

### Charity Name

Budleigh Salterton Baptist Church

### Registered Charity No.

1184810

### Principal Address

Ebenezer Chapel, Little Knowle, Budleigh Salterton, Devon, EX9 6QS

### Trustees

Ministers: Rev Dr James Henley  
Rev Julia Henley  
Treasurer: Mrs Elizabeth Cottingham  
Deacons: *Rev Patrick Brandon – resigned Sept 2025*  
Mrs Hilary Gibson – elected June 2024  
Mrs Rosemary Hunter – elected June 2024  
Mrs Penelope Mitchell – elected June 2024  
*Dr Edward Newson – resigned Sept 2025*

### Bankers

**Lloyds Bank plc.**  
25 Gresham Street,  
London,  
EC2V 7HN

**Cambridge & Counties Bank Ltd**  
Charnwood Court,  
5b New Walk,  
Leicester, LE1 6T

### **Baptist Union Corporation (property trustees)**

Baptist House,  
PO Box 44,  
129 Broadway,  
Didcot, OX11 8R

## **2. Structure, Governance and Management**

### **Governing Documents**

The church was founded in 1844. It is governed by the model Fairbairn Trusts provided by the Baptist Union Corporation, which was adopted in June 1987.

### **Constitution & Management**

In July 2019 the church reconstituted as a Charitable Incorporated Organisation. All the assets held by the previous unincorporated church were transferred to the new CIO in July 2020.

According to the constitution, the trustees are responsible for overseeing the running of the church, its finances and its various charitable activities. However, Baptist ecclesiology puts the emphasis on the responsibility of all church members to participate in discerning direction and being involved in decision making. Therefore, the constitution states that the trustees should pay special attention to the direction and requests of the Church Members' Meeting.

### **Appointment of Trustees**

The ministers, officers (secretary and treasurer) and elected deacons are the managing trustees of the church. The officers and deacons are elected, following the procedures for nomination and election detailed in the church's Constitution, from among those who have been an existing church member for at least one year and who fulfil the criteria stipulated by the Charity Commission. Induction and training opportunities are provided using resources offered by the Baptist Union of Great Britain, the South West Baptist Association and the Charity Commission.

The ministers are paid trustees appointed under the terms and processes detailed in the Constitution. They bear the burden of responsibility for leadership and the running of the church, with the help of the trustees, officers and church members. Decisions about remuneration are made by the trustees, following guidance from the Baptist Union of Great Britain, and approved by the Church Member's Meeting.

### **Church Membership**

On 31st December 2024 the church had 37 members.

### 3. Objectives & Activities

#### Charitable Purposes

The principal purposes of the Church are:

- The advancement of the Christian faith according to the principles of the Baptist denomination.
- The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

#### Activities

To fulfil this purpose, the church engages in a number of activities, including but not limited to the following:

- **Regular public worship, prayer, Bible study, preaching and teaching;**
  - This is offered through our weekly Sunday services, our all-age service, Sunday School, Tuesday Prayer group, Prayer Chain and weekly Home Groups.
- **Baptism, as defined in the Baptist Union's Declaration of Principle;**
  - We were delighted to Baptism three people in July 2024.
- **The Communion of the Lord's Supper which shall normally be observed at least once a month;**
  - This has taken place as part of our Sunday services, usually on the second Sunday of each month, as well as on special occasions.
- **Evangelism and mission, locally, regionally, nationally and internationally;**
  - Locally this has taken place through the various community activities and special services we run. Nationally we offer a gift each year to the Baptist Union of Great Britain Home Mission Fund, as well as supporting several local churches and projects (E.g. The Wave, Littleham). International mission is supported through annual gifts to BMS World Mission.
- **The teaching, encouragement, welcome and inclusion of young people;**
  - Our children are invited to come to our weekly Sunday School as part of the Sunday Service, and to our all-age service. We are also very involved in our local school – leading collective worship, RE lessons and providing support to staff.
- **Nurture and growth of Christian disciples;**
  - Nurture and growth of disciples takes place primarily in the Sunday service, but also through our Home Groups, which offer a chance to share and learn in more detail.

- **Education and training for Christian and community service;**
- **Giving and encouraging pastoral care;**
  - Pastoral care is provided primarily by our ministers, supported by the other trustees and other key people.
- **Supporting and encouraging charitable social action in the United Kingdom and abroad;**
  - We continued to work closely with the local foodbank and other charities to identify and address local needs. Overseas social action is offered through our support of BMS World Mission.
- **Encouraging relationships with and supporting Baptists and other Christians.**
  - We continue to work closely with the Budleigh Church Partnership, offering a number of special services and activities, and working together to support the local schools and other organisations.
- **Affiliation and Beliefs**
  - The church is affiliated to the Baptist Union of Great Britain. As a member of the Baptist Union the Church subscribes to the Baptist Union’s Declaration of Principle:

“That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who ‘died for our sins according to the Scriptures; was buried, and rose again on the third day’.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world.”
- **Public Benefit**
  - Throughout all our activities, the trustees have had regard to the Charity Commission’s guidance on public benefit. Examples of this are reflected in the reports below. In particular, the concern for public benefit has meant ensuring that all our activities, including the services we offer and community support, are publicly accessible.

- **Volunteers**

- Apart from work done by the ministers, all the activities and services provided by the church are made possible through volunteers. These are normally drawn from existing church members and those who regularly attend our activities. A volunteer recruitment process is followed where necessary for safeguarding purposes.

#### **4. Achievements & Performance**

The reports below were submitted to and approved by the church members at the Annual Church Meeting in September 2025.

##### **Ministers' Report**

This year we give thanks to God for his continued grace, favour and provision for our church.

Our fellowship has continued to grow numerically and we have been pleased to welcome new friends. Sadly this year we also said goodbye to one of our longest serving members, Evie, who went to be with Jesus the day after her 100th birthday. She is dearly missed but we rejoice that she is now with the Lord.

We have continued to see growth in faith and depth of relationship one with another. This happens in all sorts of ways – often in small acts of kindness and friendship throughout the week. Sometimes in more dramatic steps of faith. In July 2024 it was a joy to open the baptistry for the first time in a while and to baptise Penny, Toni and David. On Sundays we have grappled with some difficult but important texts together as we worked our way through the book of Revelation, considered our reasons for Hope in the run up to Easter and dug into Ephesians in the summer.

We have continued to meet to encourage one another in various ways throughout the week – in home groups, for coffee on a Thursday morning and at the rapidly growing Chess Club, 'Kings Gambit.' We've also loaded lorries for CR2EE, raised money for Dilia's charity, eaten together, blessed our local care homes and so much more! More widely, we've joined with our brothers and sisters from the other churches in town to worship and reflect together. Several of us have also engaged with the training and resources offered by the South West Baptist Association.

We have joined together to care for our building with several working parties at the chapel. We are grateful to Roy Gibson and to Ed Newson especially for their hard work in overseeing our buildings and we are indebted to Rosie Hunter for keeping the chapel itself clean and cared for. In May the chapel was treated to a remarkable 'makeover' as we hosted our first Flower Festival for many years. You can read more about this in the following pages, but it was a very special event and God was very much at work in our midst.

Our building has featured heavily in our prayers and conversations this year as we have waited for approval from the Listed Buildings Committee, to enable us to remove our pews and put in disabled access at the front door. Our decision to pursue these changes was a realistic one as we realised that the renovations would help us in our desire to use the chapel more throughout the week and give us more flexibility for outreach, but it would not solve all the difficulties with the building, neither would it be a magic bullet for growth. At the time of writing, the necessary permission has not yet been granted and we continue to trust God – that he will meet all our needs and lead us rightly in the days to come. One of the benefits of worshipping in our 181 year old building is the constant reminder that God has been faithfully providing for our church for a very long time and we believe he will continue to do so.

We have served with a dedicated team of deacons this year. We are so grateful for God's work through them. This year we want to say a special thank you to Ed Newson and Pat Brandon as they

step down from the role of Deacon. We pray that God would bless them in their stepping down but we look forward to their continued involvement in all kinds of areas of church life.

We are reluctant to list too many others by name as this will always run the risk of missing someone out. The following pages will give a flavour of all that has been going on amongst us over the last year. It is right to note the constant hard work of Liz Cottingham however, as she continues to serve as our Treasurer. We are so grateful to Liz for all she does and is. We are also grateful to Myran Larkin who continues in the role of Designated Person for Safeguarding. Protecting the children and vulnerable adults amongst is, and will remain, a priority. We urge you as ever to read our Safeguarding Policy and refresh your memory as to how we can do this well.

We have been delighted to see new families joining us this year both on 'normal' Sundays and at Splash! It is a delight to see them feeling at home as we worship and we trust that God will provide the workers we need this year to take care of them in an age-appropriate and fun way.

And as we look forward to the future, it is with confidence and faith in the God who has called us. It is easy to compare ourselves to the plethora of community initiatives which now exist in our locality, many of which have great facilities, excellent cuisine and definitely more comfortable seating than our church building! However, what we can offer is the presence of Jesus. We proceed into the coming year remembering who we are in Christ and committed to shine brightly where He has put us. To this end we begin a new initiative this month called 'The Meeting Place' on a Tuesday morning in our hall. This is designed to be a low-key opportunity to offer friendship and fellowship for neighbours of the church, some of whom we began to build relationships with through the Flower Festival. We are excited about what God will do amongst us this year as we step out in faith with Him.

- James & Julia Henley

### **Home Groups Report**

Our church has three house groups where Christians meet in homes, mostly weekly for friendship, conversation, prayer and Bible study.

There are currently seven members of our group and we usually meet at the home of Nick & Myran in Knowle and occasionally at Penny and Brian's in Little Knowle. Evie was also member of this group and she is sadly missed.

Each meeting begins with tea, biscuits and a catch-up chat. We then pray about personal, national and international issues for a few minutes before getting down to Bible study, ably led by Myran.

We have used a range of study guides by different authors, settling on a book after discussion and agreement.

We have just completed an analysis of the old Testament book of the prophet Isaiah and how it links to the life of Jesus.

A previous memorable study was the letters to the seven Churches in Revelation where we enjoyed comparing the different advice given to these early Churches, much relevant to modern times.

House groups are a great way of studying in a relaxed and friendly way. I would encourage all of our Church family to join a group if not in one already.

- Brian Harris

### **Bible Buddies Report**

Every Friday lunchtime during the school term, St Peter's School (Budleigh) welcomes us to use a space in their library to hold our Bible Buddies group. This is well established now, run by Julia and Penny, and reaches around 15 children each week as the space allows. There is a 'sign up' sheet put on the library door each Friday morning to make it fair for those who may like to attend. We have a few 'regulars' but we love it when new Buddies turn up!

The children seem to enjoy learning about Jesus - they have opportunities to hear stories from the Bible, play games, test their knowledge and make a craft item/write prayers to take away. We cover miracles, parables and lessons found in scripture. Sometimes, the week's story is told verbally using pictures, actions or drama, while other times an animated video may be presented. We change it up each week to keep it fresh and hold their interest.

They have made rainbows with animals (Noah's Ark), clay hands to hold tea lights (being held in God's hand/light of the world) and many other things to remind them of that day's session. We may revisit some stories and link them to the next, as well as consider how these teachings affect our behaviour today. The Good Samaritan is a good example - most of them know this off by heart and are aware of how to be caring towards others.

The group can be quite excitable at times but always enthused to take part and happy to discuss points raised. It is a delight to be able to plant seeds of hope for these young people and see them begin to grow. Please pray for our Bible Buddies and all the children in St Peter's school.

- Penny Mitchell

### **Chess Club Report**

The King's Gambit is the chess club connected with Budleigh Baptist Church, bringing together friends from both the church and the wider community. What began as an informal gathering with just two Christian friends has steadily grown, and the group now has eight regular players from the church as well as seven from outside (four from Powys House, Sidmouth), making for a lively mix of styles, personalities, experience and approaches to the game.

Meeting in the community gives us opportunity to introduce BBC to Budleigh as folk come and chat as they pass by. We talk about our faith openly, invite those not connected to BBC to our events and even discuss theology such as predestination, with those who visit our group from time to time.

The club does not have a fixed venue but instead enjoys the variety of meeting either at the Rockfish Café or at Ron and Wendy's home in Sidmouth where we use the wonderful communal lounge. A special mention to Ron for his wonderful hospitality each time we pop over to Sidmouth. Both settings provide a relaxed and welcoming atmosphere, where conversation flows as freely as the coffee. It has become a safe space for those of us to share and support each other. Our meetings are

never rushed or formal: people come to chat, laugh, and share stories, as much as to test their skill across the board.

Although chess is at the heart of the club, twice a year we deliberately put the pieces away. At both our summer and winter soirées, members gather for a morning of fun, food, and fellowship, doing “all sorts of things except chess.” These events have become highlights of the calendar, reminding us that while the game draws us together, friendship is the real prize.

- Mark Charlesworth

### **Open the Book Report**

The Open the Book programme is an initiative begun by the Bible Society in 1999. The program is adapted from The Lion Storyteller Bible.

The aim is to make Bible stories engaging for children by acting them out in primary schools in an enjoyable and easily understandable way. We involve the children by some of them taking part in the acting and by audience participation.

Volunteers are from our local Anglican, Methodist and Baptist Churches and the short plays are performed in Otterton, East Budleigh and Budleigh Salterton schools. At each school we begin with a worship song and The Open the Book song and after the play there is a short message delivered by one of the team.

Feedback from teachers show that the children enjoy the plays and like taking part.

Open the Book is performed on two Thursdays each month in term time. There are two teams, which alternate so that there is only a commitment once a month.

If there are any budding thespians or ham actors out there, we are always looking for volunteers.

- Brian Harris

### **Flower Festival Report**

As part of Budleigh Gala Week we held a flower festival from Wed 28th-31st May, with the theme 'All Things Bright and Beautiful'. We wanted to open our doors, encouraging people who live locally to come in and see our historic chapel and find out who we are and what we do.

We had six main displays in the chapel depicting our links with the world, our local community, our chess club 'The King's Gambit,' and our children's work on a Sunday and at St. Peter's School. There was a worship area including a prayer tree and devotional leaflets, and lastly a display on a nautical theme depicting Budleigh beach, using a small boat, grasses, pebbles etc and using our wooden cross to symbolise the local war memorial on the hill.

Refreshments were served in the small hall by an army of helpers who works so hard providing endless cakes and drinks.

There was a display showing the history of the church, plus we used Jennie's wonderful photos both in the chapel and small hall which showed God's amazing creation at its best.

302 visitors came through the door and our small donation box for donations was greatly filled each day which more than covered the outlay of the festival.

There were so many conversations among neighbours and new links made with other churches. It was truly amazing to see God at work.

A great number of our church family became involved and helped in so many ways making it a wonderful team effort.

God blessed us as we served and hopefully the community were blessed too.

Praise the Lord.

- Rosie Hunter

## **Fabric Report**

Ebenezer Chapel is the home of Budleigh Salterton Baptist Church and is a grade II listed building.

The main part of the chapel dates to 1844 and is built largely of rubble stone with a slate roof. A flat roofed modern extension at the rear built of concrete block work provides kitchen, meeting rooms and toilets.

### **Maintenance Work Carried Out 2024/2025**

1. A number of volunteer work parties have taken place for general cleaning, gardening and the removal of leaves from the flat roof and gutters.
2. The shed door was yet again sticking, so this has again been planed down and repainted again.
3. Water ingress in parts of the flat roof areas of the chapel were a major concern, as this was causing damp issues and potential structural rot. A number of quotations from roofing contractors were obtained and a contractor was selected to effect repairs. The Toilet/lobby, Meeting Room and Kitchen were re-roofed with PVC and rotten areas of timber were repaired. Fascia timbers were replaced or re-painted.
4. Electrical Safety tests were carried out by a qualified Electrician, and a safety certificate has been issued. This will need to be carried out again in five years time.
5. The water heater in the Kitchen was replaced as it had failed. New regulations for under counter water heaters required changes to the plumbing, including expansion vessel, pressure release valve and thermal mixing. A timer was also added to allow hot water to be available on regular occasions such as services. Many thanks to Ed for assisting with this work!
6. The Urinal in the gent's toilet was not being flushed, as it was running from a continuous auto siphon which was wasteful and therefore switched off. The auto siphon tank was removed and replaced with a flush button, which is more economical and saves water. Many thanks to Ed for this!
7. The kitchen did not have a cooker, as the chapel gas supply had been disconnected. It was decided that the chapel would benefit from having a cooker available to use so investigations into an electric

cooker were carried out. The electrician advised on the type of cooker that would be suitable based on the current chapel power loading. A reasonably priced basic cooker of suitable power rating was sourced and purchased. A cable was installed from the cooker position to the consumer unit and tested by the electrician. A stainless steel safety cover was added to the cooker to prevent accidental burns after use of the cooker. Some problems with the cooker were noted initially, with the supply tripping. The electrician was consulted, and the situation is being monitored.

8. The repair work to the stone facade carried out in 2023/2024 suffered some frost damage. This was corrected during the summer, and once dried out was painted with breathable black paint.

9. A small area of the stone wall between the chapel and the cottage next door had collapsed due to root penetration. This was repaired. Many thanks to Ed!

10. A slipped slate on the main roof of the chapel was noted. A number of contractors were contacted and one was selected to replace the slate.

### **Current Problem Areas And Future Maintenance Work**

#### **1. Windows and other external timber work**

As was noted in the previous years report the six arched timber windows of the chapel still appear to be in reasonably good condition. However, the putty holding in the individual panes needs attention and the frames require repainting. This is a labour intensive job, and if done by a contractor would probably be fairly expensive. However no major deterioration was visible. There are a number of areas of external timber work that would benefit from repainting, particularly around the kitchen areas.

#### **2. Internal damp and condensation**

Areas of internal damp and condensation are a being monitored. It is hoped that the problem will be reduced as the flat roof areas have been repaired.

#### **3. Health and Safety Issues**

A health and safety meeting was held, and a number of issues were raised that require attention. These issues are currently being addressed.

- Roy Gibson

## **Safeguarding Report**

Safeguarding is a priority for Budleigh Baptist Church and will remain a priority as we grow and welcome people from every part of our community to join our fellowship.

Our Safeguarding Policy was ratified by Church Members and this is now in operation and communicated through our website as well as being displayed on notice boards in the Chapel and Hall. This Policy states how the Church will act to safeguard both children and vulnerable adults who attend church. Our Safeguarding Policy is in line with best practice in the South West Baptist Association.

A set of procedures is also available to help with the practical matters of safeguarding. These cover areas such as recognising, recording and responding to abuse, safer behaviour and safer recruitment. In addition, there is guidance on working with children and vulnerable adults and maintaining a safe church community.

Training sessions are given by the SWBA to ensure those with specific responsibilities remain up to date. The training was delivered by the SWBA.

DBS checks are made as required for those working with children and/or vulnerable adults.

While I have responded to some requests for guidance in relation to safeguarding matters no formal safeguarding complaints have been made during the past year.

- Myran Larkin  
Designated Person for Safeguarding

## Finance Report

As Treasurer my role in this report is to reflect the financial situation in 2024.

On paper we had a large deficit through the year, £28,233. However, the majority of the deficit came from the repair works to the roof, which was a sizeable sum, but that was mostly covered by the legacy from Margaret Bristow who was part of our family for many, many years. Her gift came into our account the previous financial year, so we had a large surplus in 2023 which was more or less the same amount in as the out in 2024.

As always, what a testament to The Lord's provision as always, enough came in to fund the expense of the roof repairs. It must go without saying (hopefully) that our church is so much more than the money.

As always we rely on the generous standing order monthly gifts from you, our church family to sustain us and we are now also benefited from the red velvet bag in the entrance hall which has had gifts in it every week and amounted to just over £2310 last year so it does make a difference, so thank you all for those, you are a generous church.

There have also been some large individual donations, which made a huge difference to the end of year figure so thank you all for your generosity.

We must also be thankful that we do still have a large reserve account to sustain us and at the end of 2024 it was just over £80,129.

We continue to give to other organisations such as SWBA, BMS and The Wave.

All our income is generated by our church and we don't receive any funding from any external sources so please continue to prayerfully consider your giving, whether you are able to leave us a gift in your Will, as always what we give as individuals is the only source of income into the church, so for that, on behalf of the team we thank you sincerely for your generosity and support.

Blessings

- Liz Cottingham  
Treasurer

## **Buildings**

The church currently owns two properties:

- Chapel – valued in 2018 at £140,000 by Adrian Male FRICS
- Manse – valued in 2019 at £417,500 by Adrian Male FRICS

During 2020 the church sold its previous manse and bought a new one. The money left over from this sale is shown in the BUC account.

## **Reserves Policy**

The reserves policy agreed by the trustees states that the church should hold at least £20,000 in freely available reserves at any one time. This is to ensure that, should income suddenly drop, the church could continue to function and allow employees to serve a notice period for a few months.

## Independent Examiner's Report

### Report of the Independent Examiner to the Trustees of Budleigh Salterton Baptist Church On the accounts of the church for the year end 31st December 2024

#### Respective responsibilities of Trustees and the Independent Examiner

The church's trustees are responsible for the preparation of the accounts.

The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

#### Basis of Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission and Baptist Union.

An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

#### Signed by the Examiner

  
.....  
Graham Jackson

  
.....  
Date

## Accounts

	<u>2024</u>		
	Restricted	Unrestricted	Total
<b>Income</b>			
<b>Bank Interest</b>			
Interest - Cambridge & Counties	-	1,632	1,632
Interest - Lloyds Savings	-	88	88
<b>Total Bank Interest</b>	-	1,720	1,720
<b>Bible Study Material</b>			
<b>Bibles</b>			
GASDS	-	-	-
<b>Total Bibles</b>	-	-	0
<b>Christmas Lunch Money</b>	807	-	807
<b>Church Partnership Closure</b>	409	-	409
<b>Fish &amp; Chip income</b>	262	-	262
<b>Fun in the Forest</b>	50	-	50
<b>Giving</b>			
GASDS	-	2,311	2,311
Gift Aid	-	21,440	21,440
Non Gift Aid	-	10,730	10,730
<b>Total Giving</b>	-	34,481	34,481
<b>Hall Hire</b>	-	25	25
<b>Listed Place of Worship</b>	-	4,252	4,252
<b>Roof Gift Day</b>			
GA	-	4,150	4,150
GASDS	-	100	100
<b>Total Roof Gift Day</b>	-	4,250	4,250
<b>Tax Recovery</b>	-	6,206	6,206
<b>Total Income</b>	1,529	50,959	52,489
<b>Expense</b>			
<b>AV</b>	-	73	73
<b>Baptists Together Subs</b>	-	207	207
<b>Beverages etc</b>	-	22	22
<b>Bible Buddies</b>	-	17	17
<b>Children's Area</b>	-	140	140
<b>Childrens Work</b>			

Energize	-	231	231
Childrens Work - Other	-	8	8
<b>Total Childrens Work</b>	-	239	239
<b>Christmas</b>		52	52
<b>Christmas lunch</b>			
Meal	817	-	817
<b>Total Christmas lunch</b>	817	-	817
<b>Church Partnership Closure Outg</b>	-	409	409
<b>Cleaners</b>	-	480	480
<b>Cooker</b>	-	210	210
<b>Cooker Misc</b>	-	51	51
<b>Copyright Licence</b>	-	148	148
<b>Council Tax</b>	-	2,817	2,817
<b>Domain Renewals</b>	-	72	72
<b>Electrical Repairs</b>	-	840	840
<b>Electricity</b>			
Church 399	-	2,268	2,268
<b>Total Electricity</b>	-	2,268	2,268
<b>Fire &amp; Safety</b>	-	80	80
<b>Fun in the Forest Exps</b>	66	-	66
<b>Insurance</b>			
Church	-	1,053	1,053
Manse	-	688	688
<b>Total Insurance</b>	-	1,741	1,741
<b>Ministry Costs</b>	-	30,723	30,723
<b>Mission</b>			
BMS Annual Donation	-	2,736	2,736
Home Mission Donation	-	2,736	2,736
The Wave	-	1,200	1,200
<b>Total Mission</b>	-	6,672	6,672
<b>Open the Book</b>	-	5	5
<b>Other Expenses</b>	-	-	-
<b>PA Equipment</b>	-	920	920
<b>Payroll Expenses</b>	-	100	100

Phone & WiFi Chapel	-	532	532
Phone & WiFi Manse	-	731	731
Quiz Exps	255	-	255
<b>Repairs</b>			
Church	-	15	15
Manse			
Gutter Clean	-	132	132
<b>Total Manse</b>	-	132	132
<b>Total Repairs</b>	-	147	147
<b>Roof Repairs</b>	-	25,512	25,512
<b>Splash</b>			
Publicity	-	37	37
Resources	-	157	157
<b>Total Splash</b>	-	195	195
<b>Tithe (Legacy)</b>	-	2,500	2,500
<b>Visiting Speaker</b>	-	80	80
<b>Water</b>			
Church 901	-	267	267
Manse 001	-	559	559
<b>Total Water</b>		826	826
<b>Water Heater</b>	-	242	242
<b>Web Hosting</b>	-	345	345
<b>Zoom</b>	-	187	187
<b>Total Expense</b>	1,138	79,584	80,723
<b>Surplus/Deficit for Year</b>		-	<b>28,234</b>

### Accounts Balance

Accounts 31 <sup>st</sup> Dec 2023	107,487
Accounts 31 <sup>st</sup> Dec 2024	79,027

### Reconciliation

Opening Balance	107,487
Uncleared cheques/income	1,170
Movement in Investment	944
Surplus/Deficit for Year	- 28,234
Final Balance	80,197

**BUDLEIGH SALTERTON BAPTIST CHURCH**

England & Wales - Charity number 1184810

---

# Accounts

---



**BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)**

Reg. Charitable No.: 1184810

**Trustees Report**

**&**

**Annual Return**

Financial year ending 31<sup>st</sup> December 2022

This annual report covers the financial year 1<sup>st</sup> January 2021 – 31<sup>st</sup> December 2022 and was approved by the trustees on 18<sup>th</sup> October 2023.

Signed

Signature:



Name:

Rev J Henley

Position:

Minister / Trustee

Date:

18<sup>th</sup> October 2023

Signature:



Name:

Dr Edward Newson

Position:

Trustee

Date:

18<sup>th</sup> October 2023

## 1. Reference & Administrative Details

### **Charity Name**

Budleigh Salterton Baptist Church

### **Registered Charity No.**

1184810

### **Principal Address**

Ebenezer Chapel,  
Little Knowle,  
Budleigh Salterton,  
Devon,  
EX9 6QS

### **Trustees**

Ministers: Rev James Henley  
Rev Julia Henley

Treasurer: Mrs Elizabeth Cottingham

Deacons: Rev Patrick Brandon - *elected August 2020*  
Dr Edward Newson – *elected July 2022*  
Mrs Penelope Harris – *resigned July 2023*

### **Bankers**

**Lloyds Bank plc.**  
25 Gresham Street,  
London, EC2V 7HN

**Cambridge & Counties Bank Ltd**  
Charnwood Court,  
5b New Walk,  
Leicester, LE1 6T

### **Baptist Union Corporation (property trustees)**

Baptist House,  
PO Box 44,  
129 Broadway,  
Didcot, OX11 8R

## **2. Structure, Governance and Management**

### **Governing Documents**

The church was founded in 1844. It is governed by the model Fairbairn Trusts provided by the Baptist Union Corporation, which was adopted in June 1987.

### **Constitution & Management**

In July 2019 the church reconstituted as a Charitable Incorporated Organisation. All the assets held by the previous unincorporated church were transferred to the new CIO in July 2020.

According to the constitution, the trustees are responsible for overseeing the running of the church, its finances and its various charitable activities. However, Baptist ecclesiology puts the emphasis on the responsibility of all church members to participate in discerning direction and being involved in decision making. Therefore, the constitution states that the trustees should pay special attention to the direction and requests of the Church Members' Meeting.

### **Appointment of Trustees**

The ministers, officers (secretary and treasurer) and elected deacons are the managing trustees of the church. The officers and deacons are elected, following the procedures for nomination and election detailed in the church's Constitution, from among those who have been an existing church member for at least one year and who fulfil the criteria stipulated by the Charity Commission. Induction and training opportunities are provided using resources offered by the Baptist Union of Great Britain, the South West Baptist Association and the Charity Commission.

The ministers are paid trustees appointed under the terms and processes detailed in the Constitution. They bear the burden of responsibility for leadership and the running of the church, with the help of the trustees, officers and church members. Decision about remuneration are made by the trustees, following guidance from the Baptist Union of Great Britain, and approved by the Church Member's Meeting.

### **Church Membership**

On 31<sup>st</sup> December 2022 the church had 43 members.

### 3. Objectives & Activities

#### **Charitable Purposes**

The principal purposes of the Church are:-

- The advancement of the Christian faith according to the principles of the Baptist denomination.
- The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

#### **Activities**

To fulfil this purpose, the church engages in a number of activities, including but not limited to the following.

- **Regular public worship, prayer, Bible study, preaching and teaching;**

This is offered through our weekly Sunday services, all-age service, Family Worship, Sunday School, Tuesday Prayer group, Prayer Chain and weekly Home Groups.

- **Baptism, as defined in the Baptist Union's Declaration of Principle;**

- **The Communion of the Lord's Supper which shall normally be observed at least once a month;**

This has taken place as part of our Sunday services, usually on the second Sunday of each month.

- **Evangelism and mission, locally, regionally, nationally and internationally;**

Locally this has taken place through the various community activities and special services we run, including The Wave Community Café. Nationally we offer a gift each year to the Baptist Union of Great Britain Home Mission Fund, as well as supporting several local churches and projects (E.g. The Wave, Littleham). International mission is supported through annual gifts to BMS World Mission.

- **The teaching, encouragement, welcome and inclusion of young people;**

Our children are invited to come to our weekly Sunday School as part of the Sunday Service, and to our all-age service. We are also very involved in our local school – leading collective worship, RE lessons and providing support to staff.

- **Nurture and growth of Christian disciples;**

Nurture and growth of disciples takes place primarily in the Sunday service, but also through our Home Groups, which offer a chance to share and learn in more detail.

- **Education and training for Christian and community service;**

- **Giving and encouraging pastoral care;**

Pastoral care is provided primarily by our ministers, supported by the other trustees and other key people.

- **Supporting and encouraging charitable social action in the United Kingdom and abroad;**

We continued to work closely with the local foodbank and other charities to identify and address local needs. Overseas social action is offered through our support of BMS World Mission.

- **Encouraging relationships with and supporting Baptists and other Christians.**

We continue to work closely with the Budleigh Church Partnership, offering a number of special services and activities, and working together to support the local schools and other organisations.

### **Affiliation and Beliefs**

The church is affiliated to the Baptist Union of Great Britain. As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

### **Public Benefit**

Throughout all our activities, the trustees have had regard to the Charity Commission's guidance on public benefit. Example of this are reflected in the reports below. In particular, the concern for public benefit has meant ensuring that all our activities, including the services we offer and community support, are publically accessible.

### **Volunteers**

Apart from work done by the ministers, all the activities and services provided by the church are made possible through volunteers. These are normally drawn from existing church members and those who regularly attend our activities. A volunteer recruitment process is followed where necessary for safeguarding purposes.

#### 4. Achievements & Performance

The reports below were submitted to and approved by the church members at the Annual Church Meeting in July 2023.

##### **Ministers' Report**

In a time of prayer during one of our services recently, someone prayed giving thanks for the way in which church feels like a big family, and asking that others would come to know and be welcomed into our family too. The strength of our church has always been in our relationships, and in our ability to make others feel welcome and 'part of the family.' However, looking back over the last year, and reading the reports which others have prepared here, we realise that much of what God has been doing among us has been about rebuilding those relationships and learning to be a church family together again. This has been especially important in the wake of Covid, and as we've said goodbye to a number of folk but also seen others come to join us.

We're immensely grateful to everyone who has played a part, big or small, in helping that to happen – from everyone who volunteers in different ways to those hosting and facilitating groups and events to those who underpin everything we do in prayer. We're very grateful to the deacons and the work they put in to help guide the church and oversee the practicalities of our life together. Special thanks go to Penny Harris, who has come to the end of her term as a deacon. We will miss her wisdom and insight in our meetings – thank you Penny for everything you have done!

Ultimately our calling as a church is to be an intentional community of disciples, gathered around Jesus and seeking to live his way in our life together. We do this through worship, prayer, hospitality and being sent out in mission – building relationships and sharing God's love among ourselves and with the community around us. It is this that will see people being drawn into our family and come to know God for themselves through us. And so our prayer, echoing that of Jesus, is that we would continue to grow in our love for God and each other, that our relationships would continue to be strengthened, and that through us God would reveal himself to those around us.

John 17:20-23

“My prayer is not for them alone. I pray also for those who will believe in me through their message, that all of them may be one, Father, just as you are in me and I am in you. May they also be in us so that the world may believe that you have sent me. I have given them the glory that you gave me, that they may be one as we are one— I in them and you in me—so that they may be brought to complete unity. Then the world will know that you sent me and have loved them even as you have loved me.”

- James & Julia Henley

##### **The Wave Community Café Report**

The Wave Café re-opened its doors in the Venture Hall behind St. Peter's School in September 2022. We started early - 8:45-11:30am - hoping to attract parents doing the morning school run, plus other local residents who may want a coffee and pastry.

A number of helpers from church came for the session, either to help but also to drop in for coffee and a chat.

Numbers of visitors were small, so rather than sit around idly it was suggested we start knitting blankets for the charity Christian Response to Eastern Europe. This common activity really helped us become a team and became a real focus for many of us.

The café had a number of regulars from the church plus a handful of visitors - both older residents of Budleigh and grandparents and parents with babies and toddlers. Sadly as the months passed, however, numbers did not increase, and in fact some weeks no one came through the doors.

After much discussion, and even changing the start and finish times, it was decided to close the café for the summer.

Our aim is always to help the community and, although the cafe has united us in the church, it was felt more prayer and discussion are needed to find a vision for our work as a church in Budleigh. I know all of us as a team are disappointed in the outcome, but we need to be very earnest in prayer to discover how God wants to use us in the future.

- Rosie Hunter

### **Home Groups Report**

Here at Budleigh Baptist Church we currently have 3 Home Groups hosted and lead by Julia, Patrick and Liz and Nick and Myran. Each group meets regularly on a midweek evening or afternoon for fellowship, Bible study, prayer, and support. Numbers fluctuate but generally have between 4 and 8 people.

Over this past year Brian and I have enjoyed our mostly weekly meet ups at Nick and Myran's where we start with a warm welcome and teas and coffees and biscuits, cake or even the delicious 'Ugly Bread' from our new bakers in town. We catch up on the past weeks' events generally and in each other's lives chatting and laughing and generally enjoying each other's company. We meet at 2.30 and by around 3.15 we start our Bible study time with a prayer, and then ably led by Myran we read the Bible passage, often in various Bible versions, and then discuss the different aspects of the passage. Using The Message Bible as well as the NIV often gets us going with seeing the meaning in a slightly different light. Myran has used Bible Study notes to guide and help us focus on what the passages meaning, and relevance is to us in our modern lives. This year we have studied Jesus' Letters to the Churches in Revelation 1-3 and currently we are studying Paul's letter to the Philippians.

I think the success of Home Groups is that by meeting regularly we have got to know each other well enough to feel free to share and discuss without embarrassment or fear of ridicule. Even as like-minded people we can vary in opinions and insights so it's great to be able to be open and real. When we do go off tangent now and then, Myran gently steers us back on course! We end with a short time of prayer for each other and for issues that have come up and we finally say our goodbyes around 4.30 all the better for a good afternoon together.

- Penny Harris

## **Fabric Report**

Ebenezer Chapel is the home of Budleigh Salterton Baptist Church and is a grade II listed building. The main part of the chapel dates to 1844 and is built largely of rubble stone with a slate roof. A flat roofed modern extension at the rear built of concrete block work provides kitchen, meeting rooms and toilets.

### *Maintenance Work Carried Out 2022/2023*

A number of volunteer work parties have taken place for general cleaning, gardening and the removal of leaves from the flat roof and gutters.

The side entrance door and shed door have been planed down and repainted to prevent sticking.

The leaking water heater in the kitchen has been disconnected from the electricity and water. The hot water tap no longer functions Hot water for washing up must now be supplied from a kettle. The water heater in the gents toilet no longer works and has been switched off at the wall.

Internal work to the audio visual system has been carried out to update and improve video and sound installations. This included the removal of the old organ and its associated speakers mounted on the south wall. A removable desk was added at the north end of the chapel for the AV equipment.

The high level timber window frames for the main meeting room on the flat roofed section were repaired. Rotten sills were repaired with wood hardener and epoxy filler, all windows and sills were rubbed down and repainted to help prevent future rot.

The lower parts of the timber window frames and stone sills in the main chapel were repaired. Some gaps were filled with epoxy filler and woodwork was rubbed down repainted.

Areas of flaky paintwork round the kitchen door were rubbed down and repainted.

The Church notice board, which was suffering from flaking paint and some rotten areas was repaired with wood hardener, rubbed down and repainted.

An attempt was made to repair the fascia board bordering Yew Tree Cottage. The existing fascia had rotted, causing the gutter to droop and water to run down the wall. However, an inspection revealed that the rot had significantly penetrated the flat roof boarding, the ends of the roof joists and the soffit. Vegetation was growing between the side wall of Yew Tree Cottage and the roofing felt of the chapel. The layers of roofing felt in this area of the flat roof had also separated, causing further water penetration. The rotten soffit and fascia were completely removed to encourage air circulation and dry out the affected areas. The roofing felt was repaired in the area of layer separation and the join with Yew Tree Cottage using fibre glass matting and a bitumen based roofing felt compound.

### **Current Problem Areas and Future Maintenance Work**

Stonework on the chapel façade. There are a couple of areas of cracked stone. One is the left hand corner stone, and the other the left corner stone of the front doorway (as viewed from the front). Both of these cracks have been repaired in the past with some sort of bitumen. However they have

both recently widened. The surveyor recommended that we should get a stone mason to come and look at the damaged stone work and make a repair. Two local stone masons have been contacted to provide a quotation. At the time of writing one has replied and indicated that they will make a site visit to assess.

Flat roof. The condition of the flat roof under the bituminous felt is not currently known. The felt appears to be quite old, as most of the protective grit is missing. There are a large number of joins in the felt, which are potential weak points for water ingress. The roof as a whole can safely take the weight of a person, but there are a few points where the roof feels spongy underfoot. In general it is not known if there is any water ingress anywhere other than that adjacent to Yew Tree Cottage. As mentioned before, the water penetration adjacent to Yew Tree Cottage has rotted the flat roof boarding, the joist ends and the soffit/fascia boards. A temporary repair with fibre glass matting and a bituminous based roofing felt compound has been made, but it is not yet known if this will be sufficient to remedy the problem. It is not known how far the rot has penetrated the roof boards, but it appears to be quite severe. It is hoped that the removal of the soffit and fascia boards will dry out the areas of rot, but this may be quite a long process. It may be possible to repair the rotten timber without removal of the bituminous felt, but the problem area will have to be monitored.

Windows and other external timber work. The six arched timber windows of the chapel appear to be in reasonably good condition. However, the putty holding in the individual panes is cracked and in some areas has fallen out. The paint around the panes has also cracked and peeled. Some remedial work to the bottom of the windows and sills was carried out at the last working party, but there are still a lot of repair work to be done. The chapel windows really require major refurbishment on the outside. If this is delayed then there is a possibility that major rot will start to set in. The refurbishment work is quite major, as it is very labour intensive.

The six high level timber window frames for the main meeting room on the flat roofed section are in reasonable condition and the remedial work carried out at the last working party should ensure that further deterioration is minimized. The timber window frames and door surrounds in the kitchen area require some further attention to ensure that there is no future rot. The timber Door and surround at the side entrance is in good condition. The integral shed door is in good condition. The fascia board for the main meeting room on the flat roof adjacent to the chapel is rotten and needs attention.

Internal damp and condensation. Areas of internal damp and condensation are a problem in the newer flat roofed areas of the building. Particularly in the gents toilet where the ceiling has a problem with mildew. The mildew has been cleaned at a previous working party, but has since returned. This is a bit of a puzzle, as mildew would be expected in an area of high humidity where warm air meets a cold surface. However, The gents toilet is not used frequently, and there is no source of hot water. The mildew looks like an interior surface problem rather than a penetrating damp problem from the roof.

Other areas within the new part of the building that suffer from damp or mildew are probably caused by lack of air circulation and heating. Particularly as the new section is built into the earth bank. There is an area of woodworm/rot in the floor of the chapel towards the main entrance. This is probably caused by lack of air flow. The cavity under the floor appears to be full of dust and debris,

and there are no operational vents to circulate air. This appears to be long standing, but should be monitored to ensure that the situation does not deteriorate elsewhere.

- Roy Gibson

### **Safeguarding Report**

Safeguarding is a priority for Budleigh Baptist Church and will remain a priority as we grow and welcome people from every part of our community to join our fellowship.

Our Safeguarding Policy was ratified by Church Members and this is now in operation and communicated through our website as well as being displayed on notice boards in the Chapel and Hall. This Policy states how the Church will act to safeguard both children and vulnerable adults who attend church. It is planned to review the Safeguarding Policy over the summer period to ensure that it remains in line with best practice in the South West Baptist Association.

A set of procedures is also available to help with the practical matters of safeguarding. These cover areas such as recognising, recording and responding to abuse, safer behaviour and safer recruitment. In addition, there is guidance on working with children and vulnerable adults and maintaining a safe church community.

This year our Church Leaders, DPS and several Church Members have attended Safeguarding Level 2 and Level 3 training with some planning to take courses later in the year. The training was delivered by the SWBA.

We have also reviewed and updated DBS checks as required for those working with children and/or vulnerable adults.

While I have responded to a number of queries and requests for guidance in relation to safeguarding matters no formal safeguarding complaints have been made during the past year.

- Myran Larkin

## **5. Financial Review**

### **Treasurer's Report**

2022 saw us emerge from the restrictions of Covid, with the services back in the chapel for which we are really thankful.

As always we rely on the generous standing order monthly gifts from you, our church family to sustain us but now we are back in the chapel we have also benefited from the red velvet bag in the entrance hall which has had gifts in it every week and amounted to just over £1200 last year so it does make a difference, so thank you all for those, you are a generous church.

Through the year there have been some large individual donations, which made a huge difference to the end of year figure which at the end of 2022 we showed a loss of just over £3400, which although it is a significant loss it was a great improvement on the previous year. So thank you all for your generosity.

We must also be thankful that we do still have a large reserve account to sustain us and at the end of 2022 it was nearly £75,000.

We are still able to give to other organisations such as SWBA, BMS and The Wave and we still have a small pastoral fund for our church friends who are stretched financially, please talk to Julia if you are struggling. Launchpad supported meals for children during the school holidays, and we raised over £1300 to pass onto them, we are making a difference in our community.

All our income is generated by our church and we don't receive any funding from any external sources so please continue to prayerfully consider your giving, as always what we give as individuals is the only source of income into the church, and it would be nice to have a surplus at the end of a year!

- Liz Cottingham

### **Buildings**

The church currently owns two properties:

- Chapel – valued in 2018 at £140,000 by Adrian Male FRICS
- Manse – valued in 2019 at £417,500 by Adrian Male FRICS

During 2020 the church sold its previous manse and bought a new one. The money left over from this sale is shown in the BUC account.

### **Reserves Policy**

The reserves policy agreed by the trustees states that the church should hold at least £20,000 in freely available reserves at any one time. This is to ensure that, should income suddenly drop, the church could continue to function and allow employees to serve a notice period for a few months.

**Report of the Independent Examiner to the Deacons and Members of the Budleigh Salterton Baptist Church upon the accounts of the church for the year end 31st December 2022**

*Respective responsibilities of Trustees and the Independent Examiner*

The church's trustees are responsible for the preparation of the accounts.

The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011(the Charities Act) and that an independent examination is needed.

*Basis of Independent Examiner's statement*

My examination was carried out in accordance with general directions given by the Charity Commission and Baptist Union.

An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

Signed

Graham Jackson

6<sup>th</sup> April 2023

**Accounts**

		<u>INCOME</u>		
<u>2021</u>		<u>Restricted</u>	<u>2022</u> <u>Unrestricted</u>	<u>Total</u>
	Bank Interest			
117	Cambridge & Counties	-	167	167
-	Lloyds Savings	-	4	4
295	Total Bank Interest	-	171	171
	Events / Activities			
45	Christmas Lunch	-	1,046	1,046
-	Quiz	-	192	192
66	Total Events / Activities	-	1,238	1,238
31,182	Giving	-	41,764	41,764
	Mission Gifts			
	BMS World Mission	121	-	121
	Launchpad	1,267	-	1,267
3,551	Total Mission Gifts	1,388	-	1,388
5,692	Tax Recovery	-	4,486	4,486
-	Wedding	-	280	280
<b>40,948</b>	<b>Total Income</b>	<b>1,388</b>	<b>47,939</b>	<b>49,327</b>

EXPENDITURE

Admin/Legal

279	CCLI Licence	-	169	169
1,375	Insurance	-	1,483	1,483
<b>1,654</b>	<b>Total Admin/Legal</b>	<b>-</b>	<b>1,652</b>	<b>1,652</b>

Buildings/Maintenance

	Chapel			
-	Boiler	-	565	565
225	Cleaners	-	588	588
25	Fire & Safety	-	25	25
	PA Equipment	-	88	88
	PAT Test	-	80	80
	Repairs	-	138	138
	Utilities			
827	Electricity	-	3,516	3,516
424	Gas (inc. disconnection)	-	487	487
-	Phone/Internet (inc. connection)	-	160	160
190	Water	-	93	93

1,441	Total Utilities	-	4,256	4,256
1,691	Total Chapel Manse	-	5,740	5,740
2,488	Council Tax	-	2,568	2,568
223	Repairs/Maintenance	-	110	110
487	Telephone / Internet	-	531	531
579	Water	-	544	544
3,777	Total Manse	-	3,753	3,753
<b>5,468</b>	<b>Total Buildings / Maintenance</b>	-	<b>9,493</b>	<b>9,493</b>

**Appeal / Mission Gifts / Subscriptions**

	Appeals			
	BMS Envelopes	120	-	120
	Launchpad	1,305	-	1,305
3,551	Total Appeals	1,425	-	1,425
	Mission Gifts			
1,600	BMS World Mission	-	1,600	1,600
1,600	BUGB Home Mission	-	1,600	1,600
	Devonport Community Church	-	1,000	1,000
2,000	The Wave, Littleham	-	1,200	1,200
1,200	Total Mission Gifts	-	5,400	5,400
6,400	Pastoral Gifts	-	82	82
100	BUGB Subscription	-	225	225
261	<b>Total Appeals / Mission Gifts / Subscriptions</b>	-	<b>5,707</b>	<b>7,132</b>

**Ministry Costs**

-	SWBA Ministers' Conference	-	160	160
30,360	Ministerial Costs	-	31,510	31,510
<b>30,360</b>	<b>Total Ministry Costs</b>	-	<b>31,670</b>	<b>31,670</b>

**Mission / Special Events**

-	Christmas	-	965	965
-	Jazz Night	-	15	15
-	Quiz	-	163	163
-	The Wave Community Café	-	234	234
-	<b>Total Mission / Special Events</b>	-	<b>1,377</b>	<b>1,377</b>

**Other**

50	Beverages	-	95	95
	Covid	-	49	49
	Mobile Phone	-	30	30

	Publicity	-	76	76
100	Safeguarding	-	175	175
18	Website	-	324	324
130	Zoom	-	158	158
<b>168</b>	<b>Total Other</b>	-	<b>907</b>	<b>907</b>
<b><u>Sunday Services</u></b>				
	Hall Hire	-	530	530
	Splash	-	38	38
<b>2,315</b>	<b>Total Sunday Services</b>	-	<b>568</b>	<b>568</b>
<b>50,277</b>	<b>Total Expenditure</b>	<b>1,425</b>	<b>51,374</b>	<b>52,801</b>

#### Movement in Investment

BUC <sup>1</sup>	769
<b>Total</b>	<b>769</b>

#### Account Balances

	31 <sup>st</sup> Dec '21	31 <sup>st</sup> Dec '22
Lloyds Current	2,940	5624
Lloyds Saver	7,149	5152
BUC	52,925	43693
Cambridge & Counties	13,177	20344
<b>Total</b>	<b>76,191</b>	<b>74813</b>

#### Reconciliation

Opening Balance	76,191
Uncleared payments/receipts	- 1329
Total Movement in Investment	769
Surplus/Deficit for Year	- 3,475
<b>Closing Balance</b>	<b>73,485</b>

<sup>1</sup> This money was realised from the difference between the sale of one of our properties and the purchase of another one, plus the interest gained.

**BUDLEIGH SALTERTON BAPTIST CHURCH**

England & Wales - Charity number 1184810

---

# Accounts

---



**BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)**

Reg. Charitable No.: 1184810

**Trustees Report**

**&**

**Annual Return**

Financial year ending 31<sup>st</sup> December 2021

This annual report covers the financial year 1<sup>st</sup> January 2021 – 31<sup>st</sup> December 2021 and was approved by the trustees on 5<sup>th</sup> October 2022.

Signed

Signature:



Name:

Rev J Henley

Position:

Minister / Trustee

Date:

13<sup>th</sup> October 2022

Signature:



Name:

Dr Edward Newson

Position:

Trustee

Date:

13<sup>th</sup> October 2022

## 1. Reference & Administrative Details

### **Charity Name**

Budleigh Salterton Baptist Church

### **Registered Charity No.**

1184810

### **Principal Address**

Ebenezer Chapel,  
Little Knowle,  
Budleigh Salterton,  
Devon,  
EX9 6QS

### **Trustees**

Ministers: Rev James Henley  
Rev Julia Henley

Treasurer: Mrs Elizabeth Cottingham

Deacons: Rev Patrick Brandon - *elected August 2020*  
Mrs Penelope Harris - *elected August 2020*  
Dr Edward Newson – *elected July 2022*  
Mrs Kate Maslen – *resigned June 2022*  
Mrs Rosemary Colwell - *resigned June 2021*  
Rev Graham Wise - *resigned June 2021*

### **Bankers**

**Lloyds Bank plc.**  
25 Gresham Street,  
London, EC2V 7HN

**Cambridge & Counties Bank Ltd**  
Charnwood Court,  
5b New Walk,  
Leicester, LE1 6T

**CCLA**  
Senator House  
85 Queen Victoria Street  
London, EC4V 4ET

**Baptist Union Corporation (property trustees)**  
Baptist House,  
PO Box 44,  
129 Broadway,  
Didcot, OX11 8R

## **2. Structure, Governance and Management**

### **Governing Documents**

The church was founded in 1844. It is governed by the model Fairbairn Trusts provided by the Baptist Union Corporation, which was adopted in June 1987.

### **Constitution & Management**

In July 2019 the church reconstituted as a Charitable Incorporated Organisation. All the assets held by the previous unincorporated church were transferred to the new CIO in July 2020.

According to the constitution, the trustees are responsible for overseeing the running of the church, its finances and its various charitable activities. However, Baptist ecclesiology puts the emphasis on the responsibility of all church members to participate in discerning direction and being involved in decision making. Therefore, the constitution states that the trustees should pay special attention to the direction and requests of the Church Members' Meeting.

### **Appointment of Trustees**

The ministers, officers (secretary and treasurer) and elected deacons are the managing trustees of the church. The officers and deacons are elected, following the procedures for nomination and election detailed in the church's Constitution, from among those who have been an existing church member for at least one year and who fulfil the criteria stipulated by the Charity Commission. Induction and training opportunities are provided using resources offered by the Baptist Union of Great Britain, the South West Baptist Association and the Charity Commission.

The ministers are paid trustees appointed under the terms and processes detailed in the Constitution. They bear the burden of responsibility for leadership and the running of the church, with the help of the trustees, officers and church members. Decision about remuneration are made by the trustees, following guidance from the Baptist Union of Great Britain, and approved by the Church Member's Meeting.

### **Church Membership**

On 31<sup>st</sup> December 2021 the church had 46 members.

### 3. Objectives & Activities

#### **Charitable Purposes**

The principal purposes of the Church are:-

- The advancement of the Christian faith according to the principles of the Baptist denomination.
- The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

#### **Activities**

To fulfil this purpose, the church engages in a number of activities, including but not limited to the following. COVID-19 has meant that we could not do all we hoped to in the year. However, a number of activities continued in different ways, along with new responses to needs arising from the pandemic.

- **Regular public worship, prayer, Bible study, preaching and teaching;**

This is offered through our weekly Sunday services, all-age service, Family Worship, Sunday School, Tuesday Prayer group, Prayer Chain and weekly Home Groups.

- **Baptism, as defined in the Baptist Union's Declaration of Principle;**
- **The Communion of the Lord's Supper which shall normally be observed at least once a month;**

This has taken place as part of our Sunday services, usually on the second Sunday of each month. Our ecclesiology allows that communion can happen in online services, so we have continued this important part of our worship throughout the pandemic.

- **Evangelism and mission, locally, regionally, nationally and internationally;**

Locally this has taken place through the various community activities and special services we run, including The Wave Community Café. Nationally we offer a gift each year to the Baptist Union of Great Britain Home Mission Fund, as well as supporting several local churches and projects (Devonport Community Church and The Wave, Littleham). International mission is supported through annual gifts to BMS World Mission.

- **The teaching, encouragement, welcome and inclusion of young people;**

Our children are invited to come to our weekly Sunday School as part of the Sunday Service, to our all-age service and to The Wave Community Café. During the pandemic, we offered weekly Family Worship times online, along with special all-age events at Halloween and Christmas. We are also very involved in our local school – leading collective worship, RE lessons and providing support to staff.

- **Nurture and growth of Christian disciples;**

Nurture and growth of disciples takes place primarily in the Sunday service, but also through our Home Groups, which offer a chance to share and learn in more detail.

- **Education and training for Christian and community service;**
- **Giving and encouraging pastoral care;**

Pastoral care is provided primarily by our ministers, supported by the other trustees and other key people. At the beginning of lockdown we set up a pastoral care system to ensure that everyone in the church was being contacted regularly and any needs met.

- **Supporting and encouraging charitable social action in the United Kingdom and abroad;**

We continued to work closely with the local foodbank and other charities to identify and address local needs. Overseas social action is offered through our support of BMS World Mission.

- **Encouraging relationships with and supporting Baptists and other Christians.**

We continue to work closely with the Budleigh Church Partnership, offering a number of special services and activities, and working together to support the local schools and other organisations. As mentioned above, we also support several local Baptist churches financially.

### **Affiliation and Beliefs**

The church is affiliated to the Baptist Union of Great Britain. As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

### **Public Benefit**

Throughout all our activities, the trustees have had regard to the Charity Commission's guidance on public benefit. Example of this are reflected in the reports below. In particular, the concern for public benefit has meant ensuring that all our activities, including the services we offer and community support, are publically accessible.

### **Volunteers**

Apart from work done by the ministers, all the activities and services provided by the church are made possible through volunteers. These are normally drawn from existing church members and

those who regularly attend our activities. A volunteer recruitment process is followed where necessary for safeguarding purposes.

#### 4. Achievements & Performance

The reports below were submitted to and approved by the church members at the Annual Church Meeting in July 2022.

##### **Ministers' Report**

This has been a year of contradictions and complexities! On the one hand we have been able to return to some form of normality after the COVID pandemic and yet locally this is the first year the virus has affected us in any number. We give thanks to God that for most of us it has been a mild illness and without lasting effects.

This year we have been legally permitted to gather en masse once again and without masks or social distancing. For many this was very welcome and felt long overdue, but for others it felt too soon and as a church we have endeavoured to be patient with one another – to respect each others' needs and concerns and to resume our gathered life together slowly and carefully.

##### *Worship*

As of October 2021 we resumed regular worship at the chapel each Sunday. For those who are not able yet to venture out however we have settled into a rhythm of videoing the service and playing it out via Zoom later in the morning. The online Family Worship sessions which had sustained the younger ones amongst us through the pandemic became onsite Family Worship sessions. For several months we gathered on a Sunday afternoon to play together, share Bible stories and songs round the campfire, go to the beach and go walking.

However, as of Easter this year, it seemed that the segregation of our church family needed to end, and so praise God, since then we have been bringing the whole church together in one place. At the time of writing we have returned to the pattern we enjoyed some years ago, with Sunday school in the hall each week at the chapel and an all-age Splash service at St Peter's School once a month. It has been great to see people of all ages worshipping together and sharing the journey of faith once again.

##### *New Endeavours*

There have been new endeavours too, for example the first joint Candlelit Carol Service with our Methodist friends at Christmas and the first ever Ladies' Breakfast. Our prayer meetings and one of our housegroups are now hybrid – with some gathering onsite at the manse and some joining in on zoom. Our two other house groups meet online week by week but share occasional gatherings at somebody's home. Regardless of the level of technology used however, the groups have continued to support one another, read the Bible together and pray together. Some have been using pre-prepared courses such as the Bible Course from the Bible Society or the Prayer Course by Pete Greig, whilst others have been following up from the service on the previous Sunday using notes prepared by the preacher or house group leader.

We used Lent this year to follow the Growing Good course – an Anglican tool which is designed to help churches think through their mission into the community. With topics such as perseverance, adaptability, presence and hospitality there was lots to think about. As a result we have determined to re-start the Wave Community Café as of September 2022. It will meet on a Thursday morning in

the first instance and we are excited to see who God brings across our path and how he will use us as we build relationships with people who don't yet know him.

### *Membership*

A particular sadness has been that several of our number found new churches in which to belong over the course of the pandemic. This has been painful and left many of us feeling somewhat like a remnant. We also said goodbye to Margaret Bristow this year as she has gone to be with the Lord. We give thanks for her life and all that she meant to us.

We are a smaller church than we were. This is requiring us to re-think how we do mission and how we conduct our corporate life. In the meantime however, we are a small church working very hard and this is a fitting place to offer our thanks to all of you for your continued giving, serving and loving.

Special thanks go as ever to our Deacons. This year Kate Maslen has decided it is right to step down from the diaconate. Huge thanks to her for all she has done and given over these years. We continue to be grateful to Pat Brandon and Penny Harris our continuing Deacons and Liz Cottingham in her role as Treasurer.

We also rejoice that God has brought many new people into our fellowship too – bringing new gifts and insights to share. We have enjoyed seeing new faces leading worship and preaching and it has been a joy to welcome two new members this year.

There is much therefore, to be optimistic about. God has been good to us. And yet it has been a frustrating year with fluctuating regulations, some things planned and sadly cancelled, some things not planned due to uncertainty or the complexity of life in these covid days.

However, all in all we are in good heart. We know that God has not finished with us yet and it is with great faith that we look to the future, running our race and fixing our eyes on Jesus.

Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God.

*Consider him who endured such opposition from sinners, so that you will not grow weary and lose heart.*

- Hebrews 12:1-3

- James & Julia Henley

### **Family Worship Report**

Well, where can I start? It has been amazing that as a church we have so many young families wanting to be part of family worship. The challenge has been (for me anyway) trying to capture the audience through zoom. I think it is a lot harder than face to face as you have to make it even more engaging. It does require a lot of thoughtful and careful planning.

So far we have been sheep, Kings, shepherds. We have danced and jived to hymns and even watched Lego re-enacted bible stories. Peter the fisherman puppet as made an appearance and we have had readings from young members.

The children download packs and activity sheets which solidify the learning and we recap each week.

I love seeing the little faces on a Sunday. I equally love seeing the bigger faces that join us for family worship too. I have been told that the lessons from the worship make sense to grown ups as it is in simplified language- so everyone is getting something out of it

Roll on the in person worship where we can continue to grow our family worship services.

- Kate Maslen

### **Safeguarding Report**

Safeguarding is a priority for the Church and will remain a priority as we grow and welcome people from every part of our community to join our fellowship.

Our Safeguarding Policy was ratified by Church Members and this is now in operation and communicated through our website. This Policy states how the Church will act to safeguard both children and vulnerable adults who attend church.

A set of procedures is also available to help with the practical matters of safeguarding. These cover areas such as recognising, recording and responding to abuse, safer behaviour and safer recruitment. In addition, there is guidance on working with children and vulnerable adults and maintaining a safe church community. The Policy and procedures are all in line with those of the South West Baptist Union.

This year our Church Leaders, DPS and several Church Members have attended Safeguarding Level 2 and Level 3 training with some planning to take courses later in the year. The training was delivered by the SWBU.

We have also reviewed and updated DBS checks as required for those working with children and/or vulnerable adults.

While I have responded to a number of queries and requests for guidance no formal safeguarding complaints have been made during the past year.

- Myran Larkin

## **5. Financial Review**

### **Treasurer's Report**

It goes without saying that Covid has had a significant financial impact on our Baptist Church in Budleigh along with so many other churches around the world. The year of 2021 was disrupted during Lockdown with very few in person services. This meant we relied on the generous standing order monthly gifts from you, our church members to sustain us through this difficult time. So thank you all for those, you are a generous church. At the end of 2021 we showed a loss of just over £8000, which although it is a significant loss it was a great improvement on the previous year.

We must be thankful that we do still have a large reserve account to sustain us through this tricky period, without it things could have been a lot worse.

We are still able to give to other organisations such as SWBA, BMS, The Wave and Devonport. You were generous when the Budleigh support group was established to help local people affected by Lockdown, so although we weren't meeting in person our hope was we were having a presence in our community with our gifts of help.

All our income is generated by our church and we don't receive any funding from any external sources so please continue to prayerfully consider your giving, as always what we give as individuals is the only source of income into the church, and it would be nice to have a surplus at the end of a year!

- Liz Cottingham

### **Buildings**

The church currently owns two properties:

- Chapel – valued in 2018 at £140,000 by Adrian Male FRICS
- Manse – valued in 2019 at £417,500 by Adrian Male FRICS

During 2020 the church sold its previous manse and bought a new one. The money left over from this sale is shown in the BUC account.

### **Reserves Policy**

The reserves policy agreed by the trustees states that the church should hold at least £20,000 in freely available reserves at any one time. This is to ensure that, should income suddenly drop, the church could continue to function and allow employees to serve a notice period for a few months.

**Report of the Independent Examiner to the Deacons and Members of the Budleigh Salterton Baptist Church upon the accounts of the church for the year end 31st December 2021**

I report in respect of my examination of Budleigh Salterton Baptist Church's income and expenditure account, carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed all applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination that have given me cause to doubt that:

Accounting records have been kept in respect of the charity as required by section 130 of the Act;

The accounts prepared are in accordance with those records;

The accounts prepared comply with the requirements of the act and reflect a true and fair view of the financial position of the church at 31st December 2020.

Signed

Graham Jackson

20th June 2022

## Accounts

		<u>Income (£)</u>		
2020		Restricted <sup>1</sup>	Unrestricted	Total 2021
	<b>Bank Interest</b>			
176	Interest – C&C	-	117	117
£ 195	Interest - COIF	-	178	178
-	Interest - Lloyds Savings	-	-	-
371	<b>Total Bank Interest</b>	-	295	295
	<b>Events &amp; Activities</b>			
-	Christmas Lunch	-	45	45
312	Light Party	-	11	11
12	Men's Breakfast	-	10	10
324	<b>Total Events &amp; Activities</b>	-	66	66
30,291	<b>Giving</b>	-	34,000	34,000
	<b>Mission Gifts (external)</b>			
200	BMS World Mission	-	-	-
1,100	Budleigh Support Fund	754	-	754
30	Devonport	-	-	-
-	Laptop Appeal	2,797	-	2,797
419	School Bibles	-	-	-
1,749	<b>Total Mission Gifts</b>	3,551	-	1,749
	<b>Other</b>			
-	CIO Disbursement Fund	-	4	4
-	Stewardship Gifts	-	18	18
-	<b>Total Other</b>	-	22	22
5,120	<b>Tax Recovery</b>	-	5,700	5,700
	<b>Utilities</b>			
23	Electricity Refund (Manse)	-	-	-
300	Utilities Repayment	-	-	-
323	<b>Total Utilities</b>	-	-	-
131	<b>Wave Community Café</b>	-	-	-
38,309	<b>Total Income</b>	3,551	38,650	42,201

<sup>1</sup> **Restricted Fund.** This was money declared by the donor to be used for a particular purpose – usually toward a gift to be made to an external organisation or a particular appeal, including BMS World Mission, Devonport Community Church, School Bibles Appeal, and the Budleigh Community Support Fund.

2020		<u>Expense (£)</u>		2021
		Restricted	Unrestricted	
	<b>Admin/Legal</b>			
153	CCLI Licence	-	279	279
600	CIO Asset Transfer	-	-	-
1,335	Insurance	-	1,375	1,375
<b>2,088</b>	<b>Total Admin/Legal</b>	-	<b>1,635</b>	<b>1,635</b>
	<b>Buildings &amp; Maintenance</b>			
	Chapel			
207	Cleaners	-	225	225
25	Fire & Safety	-	25	25
164	Repairs	-	-	-
	Utilities			
364	Electricity	-	827	827
881	Gas	-	424	424
150	Water	-	190	190
1,395	Total Utilities	-	1,441	1,441
1,791	Total Chapel	-	1,691	1,691
	Manse			
2,340	Council Tax	-	2,488	
3,155	Repairs	-	223	223
	Utilities			
126	Electricity	-	-	-
232	Gas	-	-	-
559	Telephone	-	487	487
593	Water	-	579	579
1,511	Total Utilities	-	1,066	1,066
7,005	Total Manse	-	3,777	3,777
<b>9,171</b>	<b>Total Buildings/Maintenance</b>	-	<b>5,468</b>	<b>5,468</b>
	<b>Gifts, Subscriptions &amp; Appeals</b>			
	Appeals			
1,419	Budleigh Support Fund	754	-	754
	Laptop Appeal	2,797	-	2,797
484	School Bibles	-	-	-
1,903	Total Appeals	3,551	-	3,551
	Mission Gifts			
2,900	BMS Annual Donation	-	1,600	1,600
3,000	Devonport Gift	-	2,000	2,000
2,900	Home Mission Donation	-	1,600	1,600
1,200	The Wave (Littleham)	-	1,200	1,200
10,000	Total Mission Gifts	-	6,400	6,400
50	Pastoral Fund	-	100	100
	Subscriptions			
259	Baptists Together (BUGB)	-	261	261

259	Total Subscriptions	-	261	261
<b>12,211</b>	<b>Total Gifts/Subscriptions/Appeals</b>	<b>3,551</b>	<b>6,761</b>	<b>10,312</b>
<b>Ministerial Costs</b>				
300	SWBA Ministers' Conference	-	-	-
30,360	Ministers	-	30,360	30,360
<b>30,660</b>	<b>Total Ministers</b>	<b>-</b>	<b>30,360</b>	<b>30,360</b>
<b>Mission &amp; Special Events</b>				
Community Café				
162	Hall Hire	-	-	-
162	Total Community Café	-	-	-
Events/Activities				
239	Away Day	-	-	-
20	Ladies' Away Day	-	-	-
221	Light Party	-	-	-
44	Women's Study Group	-	-	-
524	Total Events/Activities	-	-	-
<b>686</b>	<b>Total Mission/Events/Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other</b>				
-	Church Beverages	-	50	50
80	Safeguarding	-	100	100
143	Website	-	18	18
<b>223</b>	<b>Total Other</b>	<b>-</b>	<b>168</b>	<b>168</b>
<b>Sunday Services</b>				
Children's Work				
60	Advent Packs	-	-	-
8	Sunday School	-	-	-
68	Total Children's Work	-	-	-
636	Hall Hire	-	-	-
Online Services				
57	Castr	-	98	98
179	Recording Equipment	-	2,043	2,043
72	Zoom	-	130	130
308	Total Online Services	-	2,271	2,271
255	Re-Opening	-	-	-
17	Splash	-	-	-
<b>1,284</b>	<b>Total Sunday Services</b>	<b>-</b>	<b>2,315</b>	<b>2,315</b>
<b>58,094</b>	<b>Total Expense</b>	<b>3,551</b>	<b>46,726</b>	<b>50,277</b>
<b>- 19,786</b>	<b>Balance Income / Expenditure</b>	<b>-</b>	<b>-</b>	<b>11,968</b>

**Movement in Investment**

COIF	1,055
BUC <sup>2</sup>	110
<b>Total</b>	<b>1,164</b>

**Account Balances**

	<b>31<sup>st</sup> Dec '20</b>	<b>31<sup>st</sup> Dec '21</b>
Lloyds Current	4,640	2,940
Lloyds Saver	6,148	7,149
BUC	52,815	52,925
Cambridge & Counties	13,060	13,177
COIF	6,438	-
<b>Total</b>	<b>83,102</b>	<b>76,191</b>

**Reconciliation**

Opening Balance	83,102
Total Movement in Investment	1,164
Surplus/Deficit for Year	- 8,075
<b>Closing Balance</b>	<b>76,191</b>

---

<sup>2</sup> This money was realised from the difference between the sale of one of our properties and the purchase of another one, plus the interest gained.

**BUDLEIGH SALTERTON BAPTIST CHURCH**

England & Wales - Charity number 1184810

---

# Accounts

---



**BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)**

Reg. Charitable No.: 1184810

**Trustees Report**

**&**

**Annual Return**

Financial year ending 31<sup>st</sup> December 2020

This annual report covers the financial year 1<sup>st</sup> January 2020 – 31<sup>st</sup> December 2020 and was approved by the trustees on 30<sup>th</sup> October 2021.

Signed

Signature:



Name:

Rev J Henley

Position:

Minister

Date:

28<sup>th</sup> October 2021

Signature:



Name:

Mrs Kate Maslen

Position:

Trustee

Date:

30<sup>th</sup> October 2021

## 1. Reference & Administrative Details

### **Charity Name**

Budleigh Salterton Baptist Church

### **Registered Charity No.**

1184810

### **Principal Address**

Ebenezer Chapel,  
Little Knowle,  
Budleigh Salterton,  
Devon,  
EX9 6QS

### **Trustees**

Ministers:     Rev James Henley  
                  Rev Julia Henley

Treasurer:     Mrs Elizabeth Cottingham

Deacons:       Rev Patrick Brandon - *elected August 2020*  
                  Mrs Penelope Harris - *elected August 2020*  
                  Mrs Kate Maslen - *elected August 2020*  
                  Mrs Rosemary Colwell - *resigned June 2021*  
                  Rev Graham Wise - *resigned June 2021*

### **Bankers**

**Lloyds Bank plc.**  
25 Gresham Street,  
London, EC2V 7HN

**Cambridge & Counties Bank Ltd**  
Charnwood Court,  
5b New Walk,  
Leicester, LE1 6T

**CCLA**  
Senator House  
85 Queen Victoria Street  
London, EC4V 4ET

**Baptist Union Corporation (property trustees)**  
Baptist House,  
PO Box 44,  
129 Broadway,  
Didcot, OX11 8R

## **2. Structure, Governance and Management**

### **Governing Documents**

The church was founded in 1844. It is governed by the model Fairbairn Trusts provided by the Baptist Union Corporation, which was adopted in June 1987.

### **Constitution & Management**

In July 2019 the church reconstituted as a Charitable Incorporated Organisation. All the assets held by the previous unincorporated church were transferred to the new CIO in July 2020.

According to the constitution, the trustees are responsible for overseeing the running of the church, its finances and its various charitable activities. However, Baptist ecclesiology puts the emphasis on the responsibility of all church members to participate in discerning direction and being involved in decision making. Therefore, the constitution states that the trustees should pay special attention to the direction and requests of the Church Members' Meeting.

### **Appointment of Trustees**

The ministers, officers (secretary and treasurer) and elected deacons are the managing trustees of the church. The officers and deacons are elected, following the procedures for nomination and election detailed in the church's Constitution, from among those who have been an existing church member for at least one year and who fulfil the criteria stipulated by the Charity Commission. Induction and training opportunities are provided using resources offered by the Baptist Union of Great Britain, the South West Baptist Association and the Charity Commission.

The ministers are paid trustees appointed under the terms and processes detailed in the Constitution. They bear the burden of responsibility for leadership and the running of the church, with the help of the trustees, officers and church members. Decision about remuneration are made by the trustees, following guidance from the Baptist Union of Great Britain, and approved by the Church Member's Meeting.

### **Church Membership**

On 31<sup>st</sup> December 2020 the church had 55 members.

### 3. Objectives & Activities

#### **Charitable Purposes**

The principal purposes of the Church are:-

- The advancement of the Christian faith according to the principles of the Baptist denomination.
- The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

#### **Activities**

To fulfil this purpose, the church engages in a number of activities, including but not limited to the following. COVID-19 has meant that we could not do all we hoped to in the year. However, a number of activities continued in different ways, along with new responses to needs arising from the pandemic.

- **Regular public worship, prayer, Bible study, preaching and teaching;**

This is offered through our weekly Sunday services, all-age service, Family Worship, Sunday School, Tuesday Prayer group, Prayer Chain and weekly Home Groups. Nearly all of these have continued in some form during the pandemic, with most moving online.

- **Baptism, as defined in the Baptist Union's Declaration of Principle;**
- **The Communion of the Lord's Supper which shall normally be observed at least once a month;**

This has taken place as part of our Sunday services, usually on the first Sunday of each month. Our ecclesiology allows that communion can happen in online services, so we have continued this important part of our worship throughout the pandemic.

- **Evangelism and mission, locally, regionally, nationally and internationally;**

Locally this has taken place through the various community activities and special services we run, including The Wave Community Café. Nationally we offer a gift each year to the Baptist Union of Great Britain Home Mission Fund, as well as supporting several local churches and projects (Devonport Community Church and The Wave, Littleham). International mission is supported through annual gifts to BMS World Mission.

- **The teaching, encouragement, welcome and inclusion of young people;**

Prior to the pandemic our children were invited to come to our weekly Sunday School as part of the Sunday Service, to our all-age service and to The Wave Community Café. During the pandemic, we offered weekly Family Worship times online, along with special all-age events at Halloween and Christmas. We are also very involved in our local school – leading collective worship, RE lessons and providing support to staff.

- **Nurture and growth of Christian disciples;**

Nurture and growth of disciples takes place primarily in the Sunday service, but also through our Home Groups, which offer a chance to share and learn in more detail. During the year we also ran a successful Alpha Course exploring the basics of Christian faith.

- **Education and training for Christian and community service;**
- **Giving and encouraging pastoral care;**

Pastoral care is provided primarily by our ministers, supported by the other trustees and other key people. At the beginning of lockdown we set up a pastoral care system to ensure that everyone in the church was being contacted regularly and any needs met.

- **Supporting and encouraging charitable social action in the United Kingdom and abroad;**

We continued to work closely with the local foodbank and other charities to identify and address local needs. This was especially necessary during the pandemic, during which we helped found and played an active part in the Budleigh Community Support Group. The group brought together representatives from various local charitable and statutory organisations to co-ordinate a response to the pandemic and support those in need. Overseas social action is offered through our support of BMS World Mission.

- **Encouraging relationships with and supporting Baptists and other Christians.**

We continue to work closely with the Budleigh Church Partnership, offering a number of special services and activities, and working together to support the local schools and other organisations. As mentioned above, we also support several local Baptist churches financially.

### **Affiliation and Beliefs**

The church is affiliated to the Baptist Union of Great Britain. As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

### **Public Benefit**

Throughout all our activities, the trustees have had regard to the Charity Commission's guidance on public benefit. Example of this are reflected in the reports below. In particular, the concern for public benefit has meant ensuring that all our activities, including the services we offer and community support, are publically accessible.

**Volunteers**

Apart from work done by the ministers, all the activities and services provided by the church are made possible through volunteers. These are normally drawn from existing church members and those who regularly attend our activities. A volunteer recruitment process is followed where necessary for safeguarding purposes.

#### **4. Achievements & Performance**

2020 began running our regular Sunday services, our all-age service (Splash!) and activities such as The Wave Community Café. However, COVID-19 brought an end to all this. As much as possible, services and activities, including our Sunday worship, were moved online via Zoom, Youtube and Facebook. Other activities which could not be conducted online were suspended until such time as they could start again safely.

The reports below largely reflect the activities conducted online during the pandemic, and were submitted and approved by the church members at the Annual Church Meeting in July 2021.

##### **Ministers' Report**

'We just want to be together again.' If we had a pound for every time we've heard that phrase in the last twelve months, we would be considerably richer! Different people have missed different elements of church life (and therefore have different priorities for when we do get to gather in person again), but after such a long time of being apart most of us, it seems, have a heart-felt desire just to be able to gather, to see each other in the flesh, and be able to worship God together.

Having said that, reflecting on the last year paints a picture which is not all negative. In fact, if we look closely we have been able to see God working throughout our church and community during this time. It may not look the same as before, but God is still active!

We are grateful for the technology which has enabled us to keep meeting online over the last year, and for the ways in which that technology has allowed those who don't normally attend our church to join us in worship. We look forward to meeting some of you in the flesh in the near future! We are also grateful to those who have helped make the services happen — thinking especially of the hours put in each week by our musicians, but also those who have led Family Worship, have read for us, led us in prayer, been interviewed and so much more. Church online is a much more laborious process than 'normal' services, and we are glad to not have to carry this burden alone.

It has also been encouraging to see people finding their own ways to forge relationships and support each other during these difficult times, especially through many phone calls, doorstep visits, messages and emails, joining in with the quizzes and various other activities. This sense of mutual responsibility for looking after each other is something that we hope can continue into the future.

There have been plenty of opportunities to pray together—in our Tuesday prayer meetings, the special Thursday evening prayer times, the day of prayer, in the regional prayer gatherings, and through sharing via Whatsapp and the Prayer Chain. It was noticeable that, as lockdown eased and people had more freedom, attendance at some of these prayer meetings dropped off. This perhaps says something about our priorities!

It has been good to see people taking up opportunities to meet together when they can, whether through the beach cleans and coffees of Church+, the Men's Breakfast, Home Group gatherings or the chances to pray together.

Throughout lockdown we have continued to work closely with other organisations in the town to provide practical and financial support to those affected by COVID. At the time of writing, around £50,000 has been distributed by the group, along with hundreds of hours of volunteer time

collecting shopping, prescriptions and helping people to get to the vaccine centres. Thank you to everyone who has contributed to help make this happen. It has been very much appreciated!

Not being able to meet in person has not stopped us from trying to reach out to and engage the local community. Earlier in the year we ran an online Alpha course which went really well and sparked loads of great conversations. There have also been special things going on at key points in the Christian calendar.

At Halloween around 50 children joined us for our Light Party, which included a mixture of online stories and content and activity packs delivered to their homes.

At Christmas we joined with the local community to create 'Follow the Star' - an art trail around the town telling the Christmas story. We also sent out around 25 Advent Packs which tied into weekly collective worship sessions at the school. For our 'Candlelit service', we welcomed a number of visitors online as we worshipped the newborn king together.

On Maundy Thursday we opened the chapel to pray, then on Good Friday sent out sensory prayer packs. Some people used these on their own at home, but others gathered in small groups to reflect and pray.

Again, lots of people — too many to name — have been involved in all of these. As we look at the overall picture we see that despite not being able to be together this year, this doesn't mean that the church hasn't been busy — far from it!

In last year's report, we highlighted the need for a conversation about the shape of our worshipping life together as we came out of lockdown. At the time we never imagined that, a year later, we would still be in the same position. That pressing need to discern the right way forward still remains, and the only way we can do that is by praying together. And so we finish this report where we finished last year — with a call to walk and seek to grow together in unity and love, and to commit to pray together and allow God to speak and guide us as He wills.

- James & Julia Henley

### **Home Groups Report**

I fully recognise that, for differing reasons, home groups may not be a priority for everyone. I similarly recognise that on-line meetings can be exhausting, are a very limited substitute for gathering together in person, and that not everyone has the means, expertise, or desire to engage with such technology. Nonetheless, for me (and I hope for others who have met together in this way over these months) home group meetings through 'zoom' have proved an invaluable source of support and encouragement. The group of which Rosie and I have been a part has endeavoured to meet weekly on a Wednesday evening from 7.30pm to 9pm (we've tried to end promptly), only failing to meet in this way when a majority of regular attendees could not be present. We have chatted together, exchanging news of family and of church, and have shared concerns with one another leading into a time of prayer. Over the year we have sometimes looked again at the passage of Scripture that was the focus for the previous Sunday, alternatively we have worked our way through the letter to the Ephesians, the letter of James, and a selection of favourite Psalms with different members of the group leading our thoughts. Of course we have longed to meet together in

person, to share coffee and biscuits or even a meal together - yet not withstanding these present unwelcome restrictions these times together have been precious to us and will remain one of our lasting and happiest memories of the church here.

- John Colwell

### **Family Worship Report**

Well, where can I start? It has been amazing that as a church we have so many young families wanting to be part of family worship. The challenge has been (for me anyway) trying to capture the audience through zoom. I think it is a lot harder than face to face as you have to make it even more engaging. It does require a lot of thoughtful and careful planning.

So far we have been sheep, Kings, shepherds. We have danced and jived to hymns and even watched Lego re-enacted bible stories. Peter the fisherman puppet as made an appearance and we have had readings from young members.

The children download packs and activity sheets which solidify the learning and we recap each week.

I love seeing the little faces on a Sunday. I equally love seeing the bigger faces that join us for family worship too. I have been told that the lessons from the worship make sense to grown ups as it is in simplified language- so everyone is getting something out of it

Roll on the in person worship where we can continue to grow our family worship services.

- Kate Maslen

### **Fabric Report**

The very limited use of the Chapel has not changed since last year's report but the requirement for regular maintenance has not diminished. In this respect, I have continued to try to visit the Chapel on a regular basis despite the fact that I officially resigned as Fabric Steward at the AGM in August last year. In this context, it is my hope that somebody will be willing to take over the fabric role in the near future as a combination of my age, the fact that I now live in Sidmouth and that I will be spending some time abroad each winter will mean that I will no longer be able to look after the building as I have done in the past.

In general, considering its age, the Chapel is in reasonable condition with only relatively minor tasks being carried out in the last year and these are listed below:

#### 1) Dehumidifier

One of the two dehumidifiers continually iced up & finally stopped working altogether; it proved to be beyond economic repair & was consigned to the tip. The other machine is still working well & has been re-sited from the vestibule to the kitchen where it has been set up to drain continuously into the sink. Hopefully this machine alone will keep the condensation under control but if not, it may be necessary to purchase a second machine.

#### 2) Roof

Some slates had become dislodged from the front parapet and these have been replaced; at the same time, some re-cementing on the rear parapet of the roof was carried out.

### 3) Boiler

During the annual boiler service last November which was carried out by Darren Till, it was found to have a faulty thermocouple which required replacement. However, because the part is now obsolete, & despite Darren's best efforts, it was not possible to source a new one and thus the boiler has remained out of action. Clearly we will need a new boiler but the question remains as to whether it should be gas or electricity. Darren Till has suggested that a "rapid recovery" electric boiler should be considered on the grounds of efficiency and environmental friendliness together with the fact that an expensive flue will not be needed. The Deacons will be making a decision on this in the near future when they have received a breakdown of the costs involved.

### 4) Painting

Some minor painting has been carried out on the lower part of the window frames & window sills on the north wall of the Chapel. Further painting of parts of the exterior woodwork will be required in the near future & regrettably, this is an on-going process due to the age of the building.

### 5) Other

During the past year various minor "caretaker-type" maintenance jobs have been carried out including weed treatment, drain , gutter & flat roof clearing and leaf blowing & generally trying to keep the building & garden tidy.

It goes without saying that, as a church, we share a collective responsibility to try to ensure that the Chapel & associated buildings are maintained in the best condition that our physical & financial resources allow – finding someone to administer this responsibility is therefore a priority.

- Ron Buttery

## **Safeguarding Report**

Safeguarding is a priority for Budleigh Baptist Church and will remain a priority as we welcome people from every part of our community to join our fellowship.

Our Safeguarding Policy which was ratified by Church Members remains operational and is available for all to see on the Church website. This Policy states how the Church will act to safeguard both children and vulnerable adults who attend church.

A set of procedures is also in place which covers recognising, recording and responding to abuse, safer behaviour and safer recruitment. In addition, there is guidance available on working with children and vulnerable adults and maintaining a safe Church community. The Policy and procedures are all in line with those of the Baptist Church.

Due to the pandemic it has not been possible to deliver any Safeguarding Training this year. Plans are being drawn up to provide safeguarding training in the near future. This training is intended for all those leaders and members of the fellowship who work with children and/or vulnerable adults.

While I have responded to some queries for information no formal safeguarding complaints have been made during the past year.

- Myran Larkin

## **5. Financial Review**

The church constituted as a CIO in July 2019. However, the transfer of assets from the previous unincorporated organisation was not completed until July 2020. As the CIO took over the complete accounts, assets and liabilities from the previous organisation, the accounts shown here are for the complete financial year 1<sup>st</sup> Jan 2020 – 31<sup>st</sup> Dec 2020.

### **Treasurer's Report**

Our financial year runs from January to December and these figures are for 2020.

It goes without saying that 2020 has been an unexpected year and the impact of Covid on the church finances has been fairly devastating. Not meeting as a church in person has meant the offering bag hasn't been passed around and this has contributed in some way to a huge deficit of nearly £20,000.

Having said that, I am truly grateful to all the church members who have continued to give by standing orders and one off donations, we maintained the level of regular giving to within a few thousand pounds of the previous year which in the circumstances is a real blessing.

The other element to mention is the sale of the manse. Quite honestly, I am so thankful that this created a surplus which has carried us through this difficult year.

So, although the finances are not great, I continue to be optimistic about the future of the church and how the next phase of our life together as church develops.

I am very grateful to Harry Burgess who very kindly looked after the accounts for 2019, but would like to thank Lorraine Ralph who stepped into this role for this year. She had a thorough look at our accounts again and has verified that the figures shown are the actual figures for the year.

Thank you all very much indeed.

- Liz Cottingham

### **Buildings**

The church currently owns two properties:

- Chapel – valued in 2018 at £140,000 by Adrian Male FRICS
- Manse – valued in 2019 at £417,500 by Adrian Male FRICS

During 2020 the church sold its previous manse and bought a new one. The money left over from this sale is shown in the BUC account.

### **Reserves Policy**

The reserves policy agreed by the trustees states that the church should hold at least £20,000 in freely available reserves at any one time. This is to ensure that, should income suddenly drop, the church could continue to function and allow employees to serve a notice period for a few months.

**Report of the Independent Examiner to the Deacons and Members of the Budleigh Salterton Baptist Church upon the accounts of the church for the year end 31st December 2020**

I report in respect of my examination of Budleigh Salterton Baptist Church's income and expenditure account, carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed all applicable Directions given by the Charities Commission under section 145(5)(b) of the Act.

I have completed my examination and confirm that no material matters have come to my attention in connection with the examination that have given me cause to doubt that:

Accounting records have been kept in respect of the charity as required by section 130 of the Act;

The accounts prepared are in accordance with those records;

The accounts prepared comply with the requirements of the act and reflect a true and fair view of the financial position of the church at 31st December 2020.

Signed

A handwritten signature in black ink, appearing to read 'Lorraine Ralph', written in a cursive style.

Lorraine Ralph

28th June 2021

## Accounts

		<u>Income</u>		
2019 <sup>1</sup>		Restricted <sup>2</sup>	Unrestricted	Total 2020
	<b>Bank Interest</b>			
£ 292	Interest – C&C	-	£ 176	£ 176
£ 262	Interest - COIF	-	£ 195	£ 195
£ 4	Interest - Lloyds Savings	-	-	-
£ 558	<b>Total Bank Interest</b>	-	£ 371	£ 371
	<b>Events &amp; Activities</b>			
	Light Party	-	£ 312	£ 312
	Men's Breakfast	-	£ 12	£ 12
	<b>Total Events &amp; Activities</b>	-	£ 324	£ 324
£ 32,565	<b>Giving</b>	-	£ 30,291	£ 30,291
	<b>Mission Gifts (external)</b>			
£ 693	BMS World Mission	£ 200	-	£ 200
	Budleigh Support Fund	£ 1,100	-	£ 1,100
£ 100	Devonport	£ 30	-	£ 30
	School Bibles	£ 419	-	£ 419
	<b>Total Mission Gifts</b>	£ 1,749	-	£ 1,749
£ 6,763	<b>Tax Recovery</b>	-	£ 5,120	£ 5,120
	<b>Utilities</b>			
	Electricity Refund (Manse)	-	£ 23	£ 23
	Utilities Repayment	-	£ 300	£ 300
	<b>Total Utilities</b>	-	£ 323	£ 323
	<b>Wave Community Café</b>	-	£ 131	£ 131
<b>£ 53,213</b>	<b>Total Income</b>	<b>£ 1,749</b>	<b>£ 36,350</b>	<b>£ 38,309</b>

		<u>Expense</u>		
2019		Restricted	Unrestricted	2020
	<b>Admin/Legal</b>			
£ 204	CCLI Licence	-	£ 153	£ 153
£ -	CIO Asset Transfer	-	£ 600	£ 600
£ 1,240	Insurance	-	£ 1,335	£ 1,335
<b>£ 1,444</b>	<b>Total Admin/Legal</b>	-	<b>£ 2,088</b>	<b>£ 2,088</b>
	<b>Buildings &amp; Maintenance</b>			

<sup>1</sup> Due to changes in the way these items are accounted for and managed, direct comparisons cannot be made.

<sup>2</sup> **Restricted Fund.** This was money declared by the donor to be used for a particular purpose – usually toward a gift to be made to an external organisation or a particular appeal, including BMS World Mission, Devonport Community Church, School Bibles Appeal, and the Budleigh Community Support Fund.

	Chapel							
£	726	Cleaners	-	£	207	£	207	
		Fire & Safety	-	£	25	£	25	
£	197	Repairs	-	£	164	£	164	
		Utilities						
£	350	Electricity	-	£	364	£	364	
£	860	Gas	-	£	881	£	881	
£	180	Water	-	£	150	£	150	
		Total Utilities	-	£	1,395	£	1,395	
£	2,313	Total Chapel	-	£	1,791	£	1,791	
		Manse						
£	2,682	Council Tax	-	£	2,340	£	2,340	
		Repairs						
		Gas Service & Replacement	-	£	2,970	£	2,970	
		Gutter Clean	-	£	70	£	70	
		Other	-	£	115	£	115	
£	262	Total Repairs	-	£	3,155	£	3,155	
		Utilities						
		Electricity	-	£	126	£	126	
		Gas	-	£	232	£	232	
£	901	Telephone	-	£	559	£	559	
£	491	Water	-	£	593	£	593	
		Total Utilities	-	£	1,511	£	1,511	
£	5,897	Total Manse	-	£	7,005	£	7,005	
		Quinquennial Report	-	£	375	£	375	
£	<b>8,210</b>	<b>Total Buildings/Maintenance</b>	-	£	<b>9,171</b>	£	<b>9,171</b>	
		<b>Gifts, Subscriptions &amp; Appeals</b>						
		Appeals						
		Budleigh Support Fund	£	1,419	-	£	1,419	
£	50	School Bibles	£	484	-	£	484	
		Total Appeals	£	1,903	-	£	1,903	
		Mission Gifts						
£	3,133	BMS Annual Donation	£	200	£	2,700	£	2,900
£	3,000	Devonport Gift	£	30	£	2,970	£	3,000
£	2,247	Home Mission Donation	-	£	2,900	£	2,900	
£	1,000	The Wave (Littleham)	-	£	1,200	£	1,200	
		Total Mission Gifts	£	230	£	9,770	£	10,000
£	400	Pastoral Fund	-	£	50	£	50	
		Subscriptions						
£	166	Baptists Together (BUGB)	-	£	259	£	259	
		Total Subscriptions	-	£	259	£	259	
£	<b>10,609</b>	<b>Total Gifts/Subscriptions/Appeals</b>	£	<b>2,133</b>	£	<b>10,078</b>	£	<b>12,211</b>

#### House Move (Manse)

£	-	Removal Company	-	£	1,772	£	1,772
		<b>Total House Move</b>	-	£	<b>1,772</b>	£	<b>1,772</b>
		<b>Ministerial Costs</b>					
£	350	SWBA Ministers' Conference	-	£	300	£	300
£	29,575	Ministers	-	£	30,360	£	30,360
£	<b>29,925</b>	<b>Total Ministers</b>	-	£	<b>30,660</b>	£	<b>30,660</b>
		<b>Mission &amp; Special Events</b>					
		Community Café					
		Hall Hire	-	£	162	£	162
£	1,251	Total Community Café	-	£	162	£	162
		Events/Activities					
		Away Day	-	£	239	£	239
		Ladies' Away Day	-	£	20	£	20
		Light Party	-	£	221	£	221
£	14	Women's Study Group	-	£	44	£	44
		Total Events/Activities	-	£	524	£	524
		<b>Total Mission/Events/Activities</b>	-	£	<b>686</b>	£	<b>686</b>
		<b>Other</b>					
£	215	Church Beverages	-	-	-	-	-
£	400	Guest Speakers	-	-	-	-	-
£	41	Publicity	-	-	-	-	-
£	-	Safeguarding	-	£	80	£	80
£	430	Training	-	-	-	-	-
£	141	Website	-	£	143	£	143
		<b>Total Other</b>	-	£	<b>223</b>	£	<b>223</b>
		<b>Sunday Services</b>					
		Children's Work					
		Advent Packs	-	£	60	£	60
		Sunday School	-	£	8	£	8
£	37	Total Children's Work	-	£	68	£	68
£	2,438	Hall Hire	-	£	636	£	636
		Online Services					
		Castr	-	£	57	£	57
		Recording Equipment	-	£	179	£	179
		Zoom	-	£	72	£	72
		Total Online Services	-	£	308	£	308
		Re-Opening	-	£	255	£	255
£	133	Splash	-	£	17	£	17
£	1,090	Storage	-	-	-	-	-
£	<b>5,990</b>	<b>Total Sunday Services</b>		£	<b>1,284</b>	£	<b>1,284</b>
£	<b>1,443</b>	<b>Total Expense</b>		£	<b>2,133</b>	£	<b>55,961</b>
						£	<b>58,094</b>

---

-£	8,230	Balance Income / Expenditure	-	- £	19,786	- £	19,786
----	-------	------------------------------	---	-----	--------	-----	--------

#### Movement in Investment

COIF		£ 1,159
BUC <sup>3</sup>		£ 69,575
<b>Total</b>		<b>£ 70,734</b>

#### Account Balances

	31 <sup>st</sup> Dec '19	31 <sup>st</sup> Dec '20
Lloyds Current	£ 1,842	£ 4,640
Lloyds Saver	£ 1,148	£ 6,148
BUC	-	£ 52,815
Cambridge & Counties	£ 20,885	£ 13,060
COIF	£ 8,278	£ 6,438
<b>Total</b>	<b>£ 32,153</b>	<b>£ 83,102</b>

#### Reconciliation

Opening Balance	£ 32,153
Total Movement in Investment	£ 70,734
Surplus/Deficit for Year	- £ 19,786
<b>Closing Balance</b>	<b>£ 83,102</b>

---

<sup>3</sup> This money was realised from the difference between the sale of one of our properties and the purchase of another one, plus the interest gained.