



BUDLEIGH SALTERTON BAPTIST CHURCH (CIO)

Reg. Charitable No.: 1184810

Trustees Report

&

Annual Return

Financial year ending 31st December 2021

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

Signed

Signature:



Name:

Rev J Henley

Position:

Minister / Trustee

Date:

13th October 2022

Signature:



Name:

Dr Edward Newson

Position:

Trustee

Date:

13th 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 31st 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 ¹	Unrestricted	Total 2021
	Bank Interest			
176	Interest – C&C	-	117	117
£ 195	Interest - COIF	-	178	178
-	Interest - Lloyds Savings	-	-	-
371	Total Bank Interest	-	295	295
	Events & Activities			
-	Christmas Lunch	-	45	45
312	Light Party	-	11	11
12	Men's Breakfast	-	10	10
324	Total Events & Activities	-	66	66
30,291	Giving	-	34,000	34,000
	Mission Gifts (external)			
200	BMS World Mission	-	-	-
1,100	Budleigh Support Fund	754	-	754
30	Devonport	-	-	-
-	Laptop Appeal	2,797	-	2,797
419	School Bibles	-	-	-
1,749	Total Mission Gifts	3,551	-	1,749
	Other			
-	CIO Disbursement Fund	-	4	4
-	Stewardship Gifts	-	18	18
-	Total Other	-	22	22
5,120	Tax Recovery	-	5,700	5,700
	Utilities			
23	Electricity Refund (Manse)	-	-	-
300	Utilities Repayment	-	-	-
323	Total Utilities	-	-	-
131	Wave Community Café	-	-	-
38,309	Total Income	3,551	38,650	42,201

¹ **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.

		<u>Expense (£)</u>		
2020		Restricted	Unrestricted	2021
	Admin/Legal			
153	CCLI Licence	-	279	279
600	CIO Asset Transfer	-	-	-
1,335	Insurance	-	1,375	1,375
2,088	Total Admin/Legal	-	1,635	1,635
	Buildings & Maintenance			
	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
9,171	Total Buildings/Maintenance	-	5,468	5,468
	Gifts, Subscriptions & Appeals			
	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
12,211	Total Gifts/Subscriptions/Appeals	3,551	6,761	10,312
Ministerial Costs				
300	SWBA Ministers' Conference	-	-	-
30,360	Ministers	-	30,360	30,360
30,660	Total Ministers	-	30,360	30,360
Mission & Special Events				
	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	-	-	-
686	Total Mission/Events/Activities	-	-	-
Other				
-	Church Beverages	-	50	50
80	Safeguarding	-	100	100
143	Website	-	18	18
223	Total Other		168	168
Sunday Services				
	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	-	-	-
1,284	Total Sunday Services		2,315	2,315
58,094	Total Expense	3,551	46,726	50,277
-	19,786 Balance Income / Expenditure			- 11,968

Movement in Investment

COIF	1,055
BUC ²	110
Total	1,164

Account Balances

	31st Dec '20	31st Dec '21
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	-
Total	83,102	76,191

Reconciliation

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

² 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.