



**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.

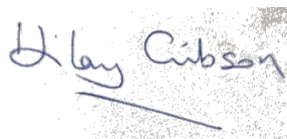
Signed

Signature:

A handwritten signature in blue ink that reads "J. Henley".

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

Signature:

A handwritten signature in blue ink that reads "H. Gibson".

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

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

### 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