



**SALTASH BAPTIST CHURCH**

**ANNUAL REPORT**

**MARCH 2024**

## Contents

<b>Minister's Report by Rev. Tim Parkman .....</b>	<b>3</b>
<b>Youth Work by Amy O'Meakin .....</b>	<b>5</b>
<b>Children's Report 2024 by Elise Leonard .....</b>	<b>6</b>
<b>MISSION:.....</b>	<b>7</b>
<b>HOME MISSION .....</b>	<b>7</b>
<b>CAP by Tim Squires.....</b>	<b>7</b>
<b>Prayer Station by Joe Jannetta: .....</b>	<b>7</b>
<b>BMS and Home Mission Fund Boxes by Christine Bright .....</b>	<b>8</b>
<b>OVERSEAS MISSION .....</b>	<b>8</b>
<b>BMS Report by Tim Parkman .....</b>	<b>8</b>
<b>Compassion by Tim Bliss .....</b>	<b>8</b>
<b>CHURCH LIFE and CHURCH BUILDING: .....</b>	<b>9</b>
<b>Groups: by Brenda Bonner .....</b>	<b>9</b>
<b>Creation Care by Stephen Gerry and Nigel Reports .....</b>	<b>10</b>
<b>Health &amp; Safety by Mark Hodge .....</b>	<b>11</b>
<b>Buildings and Maintenance Report 2023-24 by Neil Bonner.....</b>	<b>11</b>
<b>SAFEGUARDING POLICY STATEMENT FOR SALTASH BAPTIST CHURCH .....</b>	<b>12</b>

# Minister's Report by Rev. Tim Parkman

(Incorporating the Church Secretary's Report)

I start with a thank you to everyone who has been part of this last year, for the support love and care that was shown in so many ways. This was shown in particular in the 10 years celebration that you kindly held for me: it was a time to thank God for all that has been and to look forward to the future. Thank you to all those who took part, organised and those who came to support.

I can't help but look back over the journey this church community has been on in the 10 years I have been minister. However, the remit of this writing is to reflect on the year that was 2023.

As we look back, it was a busy year in so many ways, and none of the things I mention cannot happen without an amazing group of volunteers. As a church we have trying to find ways of supporting and celebrating our volunteers more and more and I hope in time this will become evident.

We started a Drop in, restarted Prayer Station, restarted the Toddler Group, seen the creation of a new Open Mic Night: all of these things looking at how we engage with the community around us in so many different ways.

We thought about how we relate to the world around us with the Creation Covenant Day that was hosted by this Church at the beginning of the year and we are grateful to our Creation Care Team as they continue to help us find ways of looking after the planet that we have been gifted.

We have seen more social events: who could forget the Beetle Drive and the chaos that ensued as we tried to work out how certain people were doing so well on a game of chance... no names mentioned, but you know who you are! Again, we look forward to more events coming up this year encouraging us to engage together.

During August we were visited by the Superhero Team 'The Outcasts' and we spent time looking at the people Jesus helped, I am sure we are all singing the theme tune in our heads now.

After a Leadership Away Day we looked at how we can get children and young people more engaged in the life of the church. This led to our communion services being different whereby we now start with communion so that everyone has an opportunity to take part in the family meal. It has been a real blessing to see the family meal now a place that is not exclusively just for the adults, but a meal where all are encouraged and welcomed.

We also saw a new way of doing our church meetings where Children and Young People are part of the discussions, although this has been a challenge and there are many things to iron out, I know. Many of you have spoken to me about how special this now is. I am also hopeful it takes away the stigma of these meetings for future generations.

Pastoral Care is always important as a church and in 2023 we started the process of reflecting on this and the journey and slowly bringing in a way of caring that takes seriously the friendships and groups in the church, but also the reality that we each have a voice to ask for help and support.

The year ended with our Christmas Celebrations and part of this was the Christmas Day Meal, which was attended by many people. A big thank you to Sam and Simon Hunter for their cooking and for all the volunteers that helped. It is a great way to end the year focussing clearly on Emmanuel, but also reflecting on our service to the community around us.

This last year has brought many challenges, but I am really pleased that we have faced those challenges and it seems that we are genuinely excited about what God is doing in us and through us.

I end this report with a passage from the Bible that speaks of how much we want to thank God, but also how much more we have to look forward to.

Ephesians 3: 20-21

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen.

## Youth Work by Amy O'Meakin

September 2023 saw my return from maternity leave after an incredible group of volunteers carried on our youth work in my absence. A special thank you goes to them all for their hard work and commitment throughout this time and for their continued support and commitment upon my return.

**Milkshake Club:** our Milkshake Club (our Midweek group for those in school years 6-10) has significantly increased in number with a regular attendance of between 10-17 young people each week, many of whom join us from the wider Saltash Community. The young people have enjoyed a range of different activities across the year, from craft projects, and board games evenings, to Nerf battles and McDonald's trips. Each week includes a 'thought time' or video related to God, to which the young people have responded well. This group has proved to be a safe space for many young people who have additional needs, it has also proved to be a safe space for the young people to invite their friends.

**Illuminate:** Illuminate (for those in school years 6-10) our Sunday morning programme has grown both numerically and spiritually. Our focus is to encourage the young people to explore their faith and to own it for themselves. This year we are following the New Testament readings alongside the adult ministry: it has been mentioned that families are enjoying the ability to have an open conversation over the lunch table. We join together to explore how God talks to us as individuals and together as a group. We play games, eat biscuits, read our Bibles and use creative responses and prayers. Our Sunday Morning attendance is averaging at around 10-12 young people. The young people are growing in their faith and are developing a real ability to challenge the Bible and their own faith perspectives. After Easter we are introducing a group twice a month to offer the opportunity for those that wish to delve further into the Bible a chance to do so.

**Spree:** Spree 2023 (a Christian camp for those aged 8-18) was a huge success, with thanks given to the incredible team of volunteers who made it happen. The team took 12 children and young people who thoroughly enjoyed themselves and has seen an increased number booked in for Spree 2024. The young people came home with a renewed sense of who God is to them and how to continue to walk with him in their day to day lives.

Prayer points:

- For continued excitement among our young people to learn more about who God is, and how he can be a part of their day to day lives.
- For the health and wellbeing of our young people, in what is a challenging time for many with mental and physical health.
- Thanks for a strong and committed group of volunteers.

## Children's Report 2024 by Elise Leonard

Since last year our children's work has expanded to include our parent, baby, and toddler group as well as our Sunday morning groups. Alongside Voyagers and Creche, we have also been running a group for our year 5 children, on a Sunday morning, to begin to prepare them for moving up to youth. We have been using a variety of resources including NexGen Pro from Premier, Faithinkids, and the resources that run alongside the stories on The Bible App for Kids. This year we are following the same Bible readings as the adults and using a variety of resources and individual planning to allow for this. The children really enjoy games and craft activities that work with each theme to further their understanding of the bible passage. Our parent, baby, and toddler group has had a slow but steady start. We tend to get between 5 and 10 toddlers each week and we've had lots of positive feedback of the group on Facebook. We are hoping the group will expand as we head into summer. Special thanks go to Chris Lang who is on our Voyagers rota and reliably helps at our toddler group as well. We had lots of children attend our nativity this year and lots of our youth stepped up to help. Special thanks go to Dylan for narrating our story, Tim Parkman for playing the piano and to all the other volunteers who helped make the story come to life with costumes and supporting the children. We could not run our children's groups without our dedicated team of volunteers who show up faithfully for our children, to help and grow them towards a deeper understanding of faith. We look forward to the year ahead, hopeful that the children will see God at work in their own lives.

# MISSION:

## HOME MISSION

### CAP by Tim Squires

2023 was a mixed year.

Centrally CAP have felt the financial pressure themselves which has then impacted on us locally. Alongside making redundancies and streamlining some of their services, they are in the process of reviewing all of their systems and have appointed a new CEO. Please pray for the Head Office team as they steer through changing and challenging times.

Locally we have continued with the different aspects of our CAP / Saltash HOPE ministry.

The debt centre has had its usual mix of joys and frustrations. Four clients have gone debt free, ten are still in the process and we have seen various ones dip in and out of church with one being baptised, which was a particular encouragement. At the same time, many others struggle to engage, cancel appointments and often fall by the wayside. Ann Roberts and I are able to see 2 clients a month, but we have ticked over rather than been full to overflowing and new enquiries have gone quiet again recently. We are also still trying to source funding for our monthly CAP fees from April 2024, so please pray that it will be clear what direction we should take in 2024.

Jane Davies ran 2 money courses in the first half of 2023 and has been completely retrained as CAP decided to update the course and rebrand it as money coaching. This has involved significant changes, but Jane is hoping to re-start termly courses again later in 2024. Where courses have not been available or their circumstances are difficult, people have been supported via home visits on an individual basis.

Other ancillary services have continued to run alongside our core CAP activities.

Helping homeless people has continued to prove difficult with no housing options available to us locally and we are rarely able to make a significant impact. Tim Parkman has now taken on being the main contact for any who are homeless, along with Wesley Methodist Church.

Funding for people in need, whether in crisis or not, has continued and we have both our own funding available and the Acts435 crowdfunding scheme run by Becky Crump. We have used these funds for our own contacts but professionals we are in touch with in the community have also sourced help through ourselves for their contacts. We have funded a massive range of items from school shoes and winter coats to school transport, carpets and washing machines. We are grateful to those who have donated, either as one offs or by standing orders regularly and also to Cecily Baker charity for providing us with a significant grant to help people within the PL12 postcode area.

I am grateful for our team of befrienders who support on visits and keep in touch with clients in between times; they are an invaluable part of this ministry. Thank you too for those who pray for us - we need you! Please do speak to me if you would like to know more or get involved.

Thank you for reading, and hopefully praying!

### Prayer Station by Joe Jannetta:

After a break due to Covid, prayer station, restarted in July 2023

The team now consists of seven people and two people go out each Saturday between 10 and 12 noon.

We have had a few meetings and are in agreement that "God is doing things his way with us and also the people who ask for prayer". We are never short of ideas to make us more visible and feel we are in the very early stages of evolving.

There are also many people who talk to us at length about their life and do not ask for prayer. Each time we speak to people, we are hoping to hear from God on whether we

Speak back to them or just listen. We have found that many of the same people who seem to walk up and down Fore Street are happy to speak to us and of course, many of them are quite lonely. We are always encouraged with our time on the street and continue to expect God will do some healing in all the different ways he is able.

We are always in expectation, that new people will join our team, especially ladies.

### BMS and Home Mission Fund Boxes by Christine Bright

For this year, the totals received in collection boxes were:

BMS - £31.14

HMF - £49.69

These have seen a considerable drop in the last few years. The probable main reason for this is since the Covid pandemic, people have changed the way they pay for things. This has resulted in people not using cash as much, therefore having fewer coins to put in their boxes. We have also lost some members, who used to use the collection boxes. I haven't been calling these in quarterly as I used to since the pandemic hit due to the low number of current users. I am happy to take them in on an ad-hoc basis when anyone wishes to pass them to me.

### OVERSEAS MISSION

#### BMS Report by Tim Parkman

2023 was a time of transition. We thanked Mike and Jenny South for their work in looking after our overseas mission for some considerable time and welcomed Tim and Caroline Bliss as they take over. As you can imagine there is a lot of working out and catching up to do, there will be more information coming and more details about our overseas mission in the coming months. One big change is that you can now find all the missionaries prayer letters on our Church Blog which is on the website and we hope to find ways of communicating the wider mission of God in new ways and continuing the relationships that have been forged and formed over many years.

The new email address for overseas mission is [overseas@saltashbaptist.co.uk](mailto:overseas@saltashbaptist.co.uk)

#### Compassion by Tim Bliss

We continue to be engaged with Compassion, at the last count sponsoring around 30 children in various parts of the world. Around half of these are in Ethiopia, many at our partner project in Durame. This partnership was set up around 15 years ago and most of the children originally sponsored are now in their early 20s and will be coming to the end of their sponsorships. If this is your child please keep them in your prayers. They are moving on to the next stage of their lives with many advantages that they would not otherwise have had. The benefits of a good education, regular health checks & good nutrition cannot be overestimated. They will have all heard the Gospel, some will have responded, some not and some may do later, but they will all remember that someone cared enough to sponsor them and write to them as they were growing up.



## CHURCH LIFE and CHURCH BUILDING:

### Groups: by Brenda Bonner

The small groups within the church encompass many aspects of church and community life, each being as important as each other. To simplify; there are prayer groups, bible study groups, fellowship and social groups. Having said that, within each group is pastoral care and wellbeing both within the church family and the community at large: with the opportunity to share, ask for support and just enjoy being in each other's company. There are also small groups of people that meet for coffee, breakfast etc who meet to chat and support each other generally. Although we refer to ourselves as a family, we are also friends who encourage and listen. Some people do not feel comfortable within a group, but I would encourage you to ask someone for coffee/tea either at home or outside or just to go for a walk. We all benefit from the company of others or even a single other person.

I sent out a questionnaire to each of the people heading up the groups, asking for general information, their aspirations, ages etc and below is a short outline of their responses.

*Q: How would you describe your group?*

A: Home Group/Bible Study, Fellowship and Social Groups

*Q: When and where do you meet?*

A: 2 Bible Study Groups meeting in the evening and 2 social groups in the evening and the remainder in the daytime. Groups tend to be in term time only. With one meeting monthly and another meeting quarterly.

*Q: Age span of your group?*

A: The age span is very wide, going from youngest with football and older people in Rejuvenated Teenagers. Many of the groups, including the home groups have a very wide age span encompassing most ages within the church. Which is really encouraging.

*Q: Do you set a programme in advance?*

A: Most groups do set a programme in advance and currently several are following the programme set out on Sundays. 2 or 3 of the groups are ad hoc as it does suit the type of group.

*Q: Do you discuss as a group where you wish to go in the future?*

A: There were two clear responses to this in that in all groups people would like to grow closer to support and encourage each other and for the newly started groups to find ways to go deeper into studying God's word.

*Q: Are you satisfied with the number of people in your group?*

A: Most groups said they were satisfied with the number of people but we are always looking to welcome more people and open more groups. Prayer groups especially would welcome more people.

*Q: What do you think prevents people from joining a small group:*

A: Timing, lack of confidence, lack of information:

### Summary:

The groups we have in the church are working well. However, we do need to encourage people to join groups by advertising the groups and assuring people that they would not feel stupid and "there are no wrong answers."

Prayer is the foundation of church life, yet the Monday prayer meeting and the Prison Prayer Fellowship are not well attended. Maybe scheduled days of prayer could be an option.

We do need to advertise the groups more and there is nothing better than personal advertising. The people leading the groups could write in the weekly email what their groups does or give a brief few minutes description on a Sunday morning.

*1 Thess: 5:11* "Therefore encourage one another and build each other up, just as in fact you are doing"

There is a need for another mid week evening group. *If you wish to volunteer to lead or to host an evening group or wish to discuss any sort of group, then please do speak to Tim Parkman.*

## Creation Care by Stephen Gerry and Nigel Reports

**Introduction:** As part of our commitment to environmental stewardship and sustainable practices, we are thrilled to announce that our organisation has achieved the EcoChurch Bronze Award. This accomplishment signifies our dedication to caring for God's earth and demonstrates our efforts to integrate eco-friendly initiatives into our church community.

### Achievements:

1. **Worship and Teaching:** We have incorporated environmental themes into our worship services and educational programs, fostering awareness and understanding among our congregation about environmental issues and our responsibility as stewards of creation.
2. **Buildings:** Through energy audits and efficiency measures, we have taken steps to reduce our carbon footprint and enhance the energy efficiency of our church buildings. This includes initiatives such as installing LED lighting, improving insulation, and optimising heating and cooling systems.
3. **Land:** We have implemented sustainable land management practices, including wildlife conservation measures and promoting biodiversity on our church grounds. This includes initiatives such as creating wildlife habitats, planting native species, and minimising the use of harmful pesticides and herbicides.
4. **Community and Global Engagement:** We are actively engaged in outreach and advocacy efforts to address environmental issues both locally and globally. This includes supporting environmental justice initiatives, participating in community clean-up events, and advocating for policies that promote sustainability and care for creation.

**Call for Volunteers:** As we continue our journey towards environmental stewardship, we are seeking dedicated volunteers to join our Creation Care team. If you are passionate about protecting the environment and making a positive impact in our community, we invite you to get involved. Volunteers will have the opportunity to contribute to various initiatives, including:

- Planning and organising eco-friendly events and activities.
- Implementing sustainability measures within our church facilities and grounds.
- Leading educational workshops and outreach programs to raise awareness about environmental issues.
- Collaborating with local organisations and stakeholders to promote sustainability and environmental conservation.

**Next Steps:** While we celebrate our achievement of the Bronze Award, we recognize that our journey towards environmental stewardship is ongoing. We are currently working towards the Silver and Gold Awards and have developed a comprehensive 45-point action plan to guide our efforts.

**Conclusion:** In conclusion, achieving the EcoChurch Bronze Award is a significant milestone for our organisation, reflecting our commitment to environmental stewardship and sustainability. We are proud of our accomplishments thus far and are excited to continue our journey with the support of volunteers like you. Together, we can make a meaningful difference in caring for God's creation and building a more sustainable future for all.

#### Health & Safety by Mark Hodge

There were no issues in 2023 and the Safety Policy has been signed off for another year without any changes.

#### Buildings and Maintenance Report 2023-24 by Neil Bonner

The structural state of the envelopes of the Church and the Manse continue to be in good repair and providing their functions. The grounds are in excellent condition thanks to Peter's diligent work.

Some of the ancillary items such as rainwater goods will need attention in the coming year as will areas of leakage around windows which may need more work when the substructure is exposed.

The major issue at present is the state of the heating boilers where after maintenance, one was condemned and required replacement. This will be an urgent matter for the church to decide.

On a more positive aspect we have taken great strides in replacing the old light fittings with efficient LED units and although more to do I think we are 75% of the way there. So really appreciate the work Peter, Tim and Andy have put in to this aspect of maintenance.

As the Church and Manse get older and more used there will be more need to replace and upgrade the internal fabric and services. I would ask you all to note areas where you think the wear and tear is becoming too much. We can not see everything and you helping to identify and report issues can lead to timely intervention. A hard copy the maintenance book in the kitchen can be used to record your issues.

# SAFEGUARDING POLICY STATEMENT FOR SALTASH BAPTIST CHURCH

## Our vision

The vision statement of Saltash Baptist Church is “to evangelise our community and beyond, to encourage people to become more Christ-like through discipleship and we are committed to meeting the needs of those inside and outside our walls through ministry. We value fellowship and will come before the Lord in obedience to worship Him.”

In fulfilling this vision, we:

- Welcome children and adults at risk into the life of our community
- Run activities for children and adults at risk
- Make our premises available to organisations working with children and adults at risk

## Our safeguarding responsibilities

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability.

As members of this church we commit ourselves to the nurturing, protection and safekeeping of all associated with the church and will pray for them regularly. In pursuit of this, we commit ourselves to this policy and to the development of sound procedures to ensure we implement our policy well.

- **Prevention and reporting of abuse**

It is the duty of each church member to help prevent the abuse of children and adults at risk, and the duty of each church member to respond to concerns about the well-being of children and adults at risk. Any abuse disclosed, discovered or suspected will be reported in accordance with our procedures. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.

- **Safer recruitment, support and supervision of workers**

The church will exercise proper care in the selection and appointment of those working with children and adults at risk, whether paid or voluntary. All workers will be provided with appropriate training, support and supervision to promote the safekeeping of children and adults at risk.

- **Respecting children and adults at risk**

The church will adopt a code of behaviour for all who are appointed to work with children and adults at risk so that all children and adults are shown the respect that is due to them.

- **Safer working practices**

The church is committed to providing an environment that is as safe as possible for children and adults at risk and will adopt ways of working with them that promote their safety and well-being.

- **A safer community**

The church is committed to the prevention of bullying. The church will seek to ensure that the behaviour of any individuals who may pose a risk to children, young people and adults at risk in the community of the church is managed appropriately.

## Safeguarding contact points within our church

The church has appointed the following individuals to form part of the church safeguarding team:

**Amy O'Meakin, Designated Person for Safeguarding (DPS)**

She will advise the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected.

Phone number: 07809 124176 Email address: [youth@saltashbaptist.co.uk](mailto:youth@saltashbaptist.co.uk)

**Jeff Howden, Deputy Designated Person for Safeguarding (DPS)**

He will assist the Designated Person for Safeguarding (DPS) in helping the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected.

Phone number: 07939 158133 Email address: [safeguarding@saltashbaptist.co.uk](mailto:safeguarding@saltashbaptist.co.uk)

**Rebecca Bright, Disclosure and Barring Service (DBS) Verifier and Safeguarding administrator**

She will assist the Designated Person for Safeguarding (DPS) with the DBS verification and the general safeguarding administration.

Phone number 07896 638375 Email address: [safeguard.admin@saltashbaptist.co.uk](mailto:safeguard.admin@saltashbaptist.co.uk)

**Andy Lang, Safeguarding Trustee**

He will raise the profile of safeguarding within the church and oversee and monitor the implementation of the safeguarding policy and procedures on behalf of the church trustees.

Email address: [andrewlang54@yahoo.co.uk](mailto:andrewlang54@yahoo.co.uk)

Our church minister is also an important part of the Church Safeguarding Team. Where possible, the Church Safeguarding Team will work together if and when issues arise. However, each person has a responsibility to report allegations of abuse as soon as they are raised.

*Further definitions of these roles can be found in the BUGB publications 'Safe to Grow' (2011) & 'Safe to Belong' (2015).*

**Putting our policy into practice**

- A copy of the safeguarding policy statement will be displayed permanently on the church noticeboard and church office and is available on our church website.
- Each worker with children and/or adults at risk will be given a full copy of the safeguarding policy and procedures and will be asked to sign to confirm that they will follow them.
- A full copy of the policy and procedures will be made available on request to any member of, or other person associated with the church.
- The policy and procedures will be monitored and reviewed annually, and any necessary revisions adopted into the policy and implemented through our procedures.
- The policy statement will be read annually at the church AGM, together with a report on the outcome of the annual safeguarding review.

AGM2024Fin

# Saltash Baptist Church

## Income & Expenditure Summary (by Fund) - Monthly

Fund: General | Financial Year: 2023 | Date: 31/12/2023 | Transaction Group: No filtering | Projections: Shown | Categories Displayed: All

### Income

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
1. Offering																		
Bank Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165.19	165.19	0.00	n/a	0.00	n/a	165.19
Cash	396.32	383.57	70.00	777.15	30.00	1,229.00	1,671.00	200.00	635.00	666.50	140.00	601.91	6,800.45	0.00	n/a	0.00	n/a	6,800.45
Children's Work	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.50	0.00	21.09	38.59	0.00	n/a	0.00	n/a	38.59
Gift Aid Reclaimed	5,092.60	0.00	0.00	0.00	0.00	5,678.43	0.00	0.00	0.00	0.00	3,486.75	0.00	14,257.78	10,000.00	43%	10,000.00	143%	14,257.78
Grants	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000.00	8,000.00	8,000.00	0%	8,000.00	100%	8,000.00
Hire Fees	105.00	1,730.00	0.00	1,921.50	0.00	695.00	0.00	3,361.00	0.00	2,405.00	112.00	2,060.00	12,389.50	11,000.00	13%	11,000.00	113%	12,389.50
Online Donations	1,345.83	2,072.00	557.00	1,562.00	515.83	206.00	206.00	206.00	20.00	20.00	20.98	354.98	7,086.62	0.00	n/a	0.00	n/a	7,086.62
Other Donations	200.00	105.00	115.00	50.00	350.00	100.00	100.00	100.00	0.00	200.00	3,025.00	10.00	4,355.00	0.00	n/a	0.00	n/a	4,355.00
Standing Orders	3,959.00	4,311.00	4,213.00	3,522.00	3,474.00	3,475.00	3,487.00	3,310.00	3,211.00	3,172.00	3,323.00	3,167.00	42,624.00	69,500.00	-39%	69,500.00	61%	42,624.00
SWBA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00	-100%	1,200.00	0%	0.00
Youth Work	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.00	5.00	75.00	106.00	0.00	n/a	0.00	n/a	106.00
Total	11,098.75	8,601.57	4,955.00	7,832.65	4,369.83	11,383.43	5,464.00	7,177.00	3,866.00	6,507.00	10,112.73	14,455.17	95,823.13	99,700.00	-4%	99,700.00	96%	95,823.13
2. Projects																		
BMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Christmas Lunch	103.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	55.00	208.68	0.00	n/a	0.00	n/a	208.68
Church Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Development Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Eco Church	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Football Club	40.00	48.00	84.00	0.00	33.00	32.00	21.00	0.00	22.00	31.00	67.00	39.00	417.00	0.00	n/a	0.00	n/a	417.00
Gateway Radio	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	-100%	3,000.00	0%	0.00
Home Mission	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Love Looe	520.00	520.00	832.50	1,520.00	1,520.00	832.50	520.00	520.00	520.00	832.50	520.00	832.50	9,490.00	6,000.00	58%	6,000.00	158%	9,490.00
Manse Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Spree	0.00	740.00	750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	177.00	1,667.00	0.00	n/a	0.00	n/a	1,667.00
Thank Offering	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	-100%	2,500.00	0%	0.00
Total	663.68	1,308.00	1,666.50	1,520.00	1,553.00	864.50	541.00	520.00	542.00	863.50	637.00	1,103.50	11,782.68	11,500.00	2%	11,500.00	102%	11,782.68
Total	11,762.43	9,909.57	6,621.50	9,352.65	5,922.83	12,247.93	6,005.00	7,697.00	4,408.00	7,370.50	10,749.73	15,558.67	107,605.81	111,200.00	-3%	111,200.00	97%	107,605.81
Budgeted	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67	9,266.67						

### Expenditure

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Actual	Anticipated	Variance	Total Budget	Budget Spent	Projected Total
1. Ministry																		
Children's Work	13.50	0.00	0.00	0.00	123.80	0.00	0.00	0.00	0.00	0.00	136.87	10.04	284.21	1,200.00	-76%	1,200.00	24%	284.21
Employment Costs	4,000.33	4,165.39	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	4,082.86	48,994.32	48,878.00	0%	48,878.00	100%	48,994.32
Mileage	0.00	0.00	0.00	169.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169.20	250.00	-32%	250.00	68%	169.20
Professional Development	160.00	0.00	383.47	0.00	0.00	0.00	0.00	0.00	0.00	320.00	0.00	0.00	863.47	500.00	73%	500.00	173%	863.47
Small & Fellowship Groups	0.00	0.00	0.00	0.00	72.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.00	300.00	-76%	300.00	24%	72.00

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Social Events	0.00	182.34	0.00	16.80	0.00	0.00	76.54	0.00	0.00	0.00	0.00	0.00	275.68	500.00	-45%	500.00	55%	275.68
Sunday Mornings	0.00	0.00	0.00	84.14	326.93	322.49	120.00	79.36	0.00	0.00	23.77	0.00	956.69	1,200.00	-20%	1,200.00	80%	956.69
Visiting Preachers	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	300.00	-67%	300.00	33%	100.00
Youth Work	0.00	10.00	42.76	13.98	40.00	5.11	0.00	112.98	0.00	167.88	144.18	274.31	811.20	1,200.00	-32%	1,200.00	68%	811.20
Total	4,173.83	4,357.73	4,509.09	4,466.98	4,645.59	4,410.46	4,279.40	4,275.20	4,082.86	4,570.74	4,387.68	4,367.21	52,526.77	54,328.00	-3%	54,328.00	97%	52,526.77
2. Projects																		
BMS	334.00	334.00	334.00	334.00	334.00	334.00	334.00	1,764.00	334.00	334.00	334.00	334.00	5,438.00	4,525.00	20%	4,525.00	120%	5,438.00
Christmas Lunch	55.96	113.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169.31	0.00	n/a	0.00	n/a	169.31
Church Development	0.00	735.60	0.00	1,125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,860.60	2,500.00	-26%	2,500.00	74%	1,860.60
Development Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Eco Church	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Football Club	48.00	36.00	0.00	54.00	0.00	81.00	40.50	0.00	0.00	0.00	0.00	0.00	259.50	0.00	n/a	0.00	n/a	259.50
Gateway Radio	368.15	155.75	34.00	491.08	503.75	158.78	158.78	574.58	34.00	533.12	34.00	34.00	3,079.99	3,000.00	3%	3,000.00	103%	3,079.99
Home Mission	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	4,008.00	4,525.00	-11%	4,525.00	89%	4,008.00
Love Looe	500.00	500.00	500.00	1,500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	7,000.00	6,000.00	17%	6,000.00	117%	7,000.00
Manse Development	1,150.76	2,415.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,825.00	0.00	5,390.93	2,500.00	116%	2,500.00	216%	5,390.93
Spree	0.00	0.00	0.00	1,275.00	0.00	0.00	0.00	225.06	0.00	0.00	0.00	0.00	1,500.06	0.00	n/a	0.00	n/a	1,500.06
Thank Offering	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	-100%	2,500.00	0%	0.00
Total	2,790.87	4,623.87	1,202.00	5,113.08	1,671.75	1,407.78	1,367.28	3,397.64	1,202.00	1,701.12	3,027.00	1,202.00	28,706.39	25,550.00	12%	25,550.00	112%	28,706.39
4. Admin																		
Bank Charges & Fees	10.76	9.72	10.84	9.72	10.56	4.40	4.68	4.40	4.40	4.68	3.74	4.03	81.93	150.00	-45%	150.00	55%	81.93
IT Hardware & Software	114.99	0.00	0.00	0.00	0.00	269.99	0.00	144.00	0.00	97.25	0.00	0.00	626.23	500.00	25%	500.00	125%	626.23
Safeguarding Training	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	40.00	250.00	-84%	250.00	16%	40.00
Stationary	0.00	219.92	242.23	332.20	453.06	253.05	253.11	252.22	252.22	334.30	663.23	206.63	3,462.17	200.00	>1000%	200.00	1731%	3,462.17
Subscriptions	73.50	103.50	252.90	174.03	575.05	73.50	73.50	1,707.50	73.50	45.50	237.40	248.50	3,638.38	3,000.00	21%	3,000.00	121%	3,638.38
Total	199.25	333.14	505.97	515.95	1,038.67	600.94	331.29	2,108.12	330.12	481.73	904.37	499.16	7,848.71	4,100.00	91%	4,100.00	191%	7,848.71
5a. Church Estate																		
Church Health & Safety	125.02	0.00	0.00	0.00	137.02	7.99	0.00	383.03	0.00	691.91	711.73	0.00	2,056.70	0.00	n/a	0.00	n/a	2,056.70
Church Insurance	0.00	0.00	0.00	0.00	0.00	2,346.87	0.00	0.00	0.00	0.00	0.00	0.00	2,346.87	2,000.00	17%	2,000.00	117%	2,346.87
Church Utilities & Rates	468.01	334.13	273.15	765.19	253.03	92.08	485.08	442.68	428.76	758.36	556.90	467.98	5,325.35	7,200.00	-26%	7,200.00	74%	5,325.35
Cleaning	292.77	233.60	233.60	262.10	267.10	339.58	238.30	465.19	281.34	286.89	161.90	0.00	3,062.37	2,400.00	28%	2,400.00	128%	3,062.37
First Aid	0.00	0.00	0.00	228.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	228.00	200.00	14%	200.00	114%	228.00
Total	885.80	567.73	506.75	1,255.29	657.15	2,786.52	723.38	1,290.90	710.10	1,737.16	1,430.53	467.98	13,019.29	11,800.00	10%	11,800.00	110%	13,019.29
5b. Manse Estate																		
Manse Health & Safety	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.32	0.00	0.00	43.32	0.00	n/a	0.00	n/a	43.32
Manse Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340.00	-100%	340.00	0%	0.00
Manse Utilities & Rates	257.40	0.00	0.00	231.51	230.00	230.00	230.00	230.00	230.00	230.00	230.00	268.40	2,367.31	3,700.00	-36%	3,700.00	64%	2,367.31
Mortgage	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	10,800.00	10,800.00	-0%	10,800.00	100%	10,800.00
Total	1,157.40	900.00	900.00	1,131.51	1,130.00	1,130.00	1,130.00	1,130.00	1,130.00	1,173.32	1,130.00	1,168.40	13,210.63	14,840.00	-11%	14,840.00	89%	13,210.63
Total	9,207.15	10,782.47	7,623.81	12,482.81	9,143.16	10,335.70	7,831.35	12,201.86	7,455.08	9,664.07	10,879.58	7,704.75	115,311.79	110,618.00	4%	110,618.00	104%	115,311.79
Budgeted	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.24						

Summary Totals

	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Total to Date
Opening Balance	51,005.64	37,028.30	36,155.40	35,153.09	32,022.93	28,802.60	30,714.83	28,888.48	24,383.62	21,336.54	19,042.97	18,913.12	51,005.64
Income	11,762.43	9,909.57	6,621.50	9,352.65	5,922.83	12,247.93	6,005.00	7,697.00	4,408.00	7,370.50	10,749.73	15,558.67	107,605.81
Expenditure	9,207.15	10,782.47	7,623.81	12,482.81	9,143.16	10,335.70	7,831.35	12,201.86	7,455.08	9,664.07	10,879.58	7,704.75	115,311.79
Surplus (Income - Expenditure)	2,555.28	-872.90	-1,002.31	-3,130.16	-3,220.33	1,912.23	-1,826.35	-4,504.86	-3,047.08	-2,293.57	-129.85	7,853.92	-7,705.98
Fund Transfers	-16,532.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,532.62
Closing Balance	37,028.30	36,155.40	35,153.09	32,022.93	28,802.60	30,714.83	28,888.48	24,383.62	21,336.54	19,042.97	18,913.12	26,767.04	26,767.04

Surplus Summary	Amount
Anticipated Surplus to Date	582.00
Actual Surplus to Date	-7,705.98
Budgeted Annual Surplus	582.00
Projected Annual Surplus	-7,705.98



**SALTASH BAPTIST CHURCH**  
Financial Statement for the year ended 31st December 2023

ASBC23

GENERAL RECEIPTS & PAYMENTS ACCOUNT				
	Note	2023		2022
Receipts:		£		£
Weekly offerings		56,501.07		60,786.96
Donations and other income	2	24,744.50		42,112.80
Income tax recovered on gifts		14,257.78		4,868.16
Interest		165.19		108.18
Raised for other causes	4	0.00		61.64
Total		£95,668.54		£107,937.74
Payments:				
Ministry	5	68,728.55		57,252.57
Mission	6	14,925.77		17,717.16
Upkeep of church premises	7	13,019.29		12,991.56
Administration	8	7,848.13		12,925.18
Total		£104,521.74		£100,886.47
Surplus (deficit) for the year		-8,853.20		7,051.27
Transfers	3	0.00		0.00
Balance brought forward		27,788.98		20,737.71
Balance carried forward		£18,935.78		£27,788.98
BENEVOLENCE/XMAS LUNCH/LOVE LOOE/CAP BLESSING/CRISIS FUNDS /Spree				
Receipts		£22,085.68		£23,982.60
Payments		£28,246.60		£13,998.77
Balance brought forward		£12,338.62		£2,354.79
Balance carried forward		£6,177.70		£12,338.62
YOUTH FUNDS - RECEIPTS & PAYMENTS ACCOUNT				
Receipts				
Toddler Group/Youth Funds		144.59		1,368.00
Football Club		417.00		817.50
Total		561.59		2,185.50
Payments				
Toddler Group/Youth Funds				124.21
Football Club		259.50		605.50
Total		259.50		729.71
Surplus (deficit) for the year		302.09		1,455.79
Transfer from (to) General Account				
Balance brought forward		3,750.55		2,294.76
Balance carried forward		£4,052.64		£3,750.55
DEVELOPMENT FUND / LIFT FUND				
Receipts				
Donations				1,020.00
Bequests		0.00		0.00
Total		0.00		1,020.00
Payments:				
				929.90
		1,860.60		1,321.20
Total		1,860.60		2,251.10
Surplus (deficit) for the year		-1,860.60		-1,231.10
Transfer from (to) General Account				
Balance brought forward		7,127.49		8,358.59
Balance carried forward		£5,266.89		£7,127.49
STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2023				
ASSETS;				
Bank and other cash balances:	9 a	34,433.01		51,005.64
		£34,433.01		£51,005.64
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS;				
General Fund		18,935.78		27,788.98
Benevolence/Xmas Lunch/Love Looe/CAP Blessing/Crisis		6,177.70		12,338.62
Youth Funds		4,052.64		3,750.55
Development Fund/Lift Fund		5,266.89		7,127.49
		£34,433.01		£51,005.64
Non-monetary assets:				
Held for Church's own use	10	£2,215,275.00		£2,215,275.00
ASSETS				
Sundry Debtors	9 b	0.00		0.00
LIABILITIES;				
Current (Loan repayments due in next 12 months)	11a	10,800.00		10,800.00
Long-term loans	11b	61,181.31		71,981.31
		71,981.31		82,781.31
NET LIABILITIES		71,981.31		82,781.31

# NOTES TO THE ACCOUNTS.

1 Basis of accounts: These accounts have been prepared on a 'Receipts and Payments' basis and accord with S.133 Charities Act 2011.

2 Donation and other income:

	2023 £	2022 £
Donations / Bequests	4,355.00	8,058.80
Hire of rooms	12,389.50	13,869.50
Gift Day/Thank Offering		2,217.00
Self Funding		1,045.00
Other	8,000.00	8,088.50
CAP/Homeless Fund		8,430.00
Gateway Radio		404.00
	24,744.50	42,112.80

3 Transfers

Development Fund		
	0.00	0.00

4 Other causes:

	2023		2022	
	Raised	Given	Raised	Given
Home Mission		4,008.00	42.24	4,008.00
BMS		5,438.00	19.40	3,463.00
Other				
	0.00	9,446.00	61.64	7,471.00

5 Ministry:

	2023 £	2022 £
Minister's stipend	48,994.32	42,072.05
Pension contribution		
Manse Development	5,390.93	
Minister's travel	169.20	
Visiting Preachers	100.00	
Professional Development	863.47	
Youth Worker		2,671.86
WEBA admin fees		127.40
Manse mortgage	10,800.00	10,800.00
Manse rates/water	2,410.63	1,581.26
	68,728.55	57,252.57

6 Mission:

Given to other causees (per note 4)	9,446.00	7,471.00
Sunday school / Youth Work	1,095.41	1,294.33
Shekinah/local mission		
FEBA		374.00
Chapel Case & Other		
Evangelism		418.66
Fellowship / Worship / Social	1,304.37	380.46
Christians Against Poverty		4,366.63
Gateway Radio	3,079.99	2,900.88
Self Funding		511.20
Other - Thankoffering dispersed		
	14,925.77	17,717.16

7 Upkeep of church premises:

	2023 £	2022 £
Lighting and heating and water	5,325.35	4,524.18
Cleaning	3,062.37	2,668.30
Repairs and maintenance	2,056.70	1,982.42
Insurances	2,346.87	3,182.96
Other	228.00	633.70
	13,019.29	12,991.56

8 Administration:

Printing and stationery	3,462.17	62.57
Telephone / internet / IT	626.23	8,547.85
Weekend Away/Conferences		80.00
CCLI / worship resources	3,638.38	3,386.67
Other items (detail if material)	121.35	848.09
	7,848.13	12,925.18

9 Bank and other cash balances.

Lloyds Bank current a/c		
Baptist Union Corp'n deposit a/c	7,261.23	7,096.04
Coop Bank Account	27,015.94	43,753.76
Other	34,277.17	50,849.80
	155.84	155.84
	34,433.01	51,005.64

10 Non-monetary assets:

Held for Church's own use:  
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (Baptist Union Corporation)

Church premises (insured value)	£1,770,568	£1,770,568
Church manse (insured value)	£322,215	£322,215
Church fittings (insured value)	£122,492	£122,492
	£2,215,275	£2,215,275

11 Liabilities: (if applicable)

(a) Current :	10,800.00	10,800.00
(b) Long-term loans:	61,181.31	71,981.31
	71,981.31	82,781.31

The accounts and statement of assets and liabilities set out on pages (1 & 2) relating to the year ending 31st December 2023 are as approved by the deacons.

Signed:  
(Treasurer)

Date:

## Independent examiner's report to the Trustees of SALTASH BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the SALTASH BAPTIST CHURCH for the year end 31<sup>st</sup> December 2023.

### Responsibilities and basis of report.

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

I report in respect of my examination of the Church accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

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

- Accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- The accounts do not accord with those records.

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

Aubrey F. Curtis, CPFA.,  
2, Beaufort House,  
Mariners Court,  
PLYMOUTH. PL4 0BS.