

# Barton Baptist Church Trustees' Annual Report for 2024

---

## Reference and Administrative Details

Church Name: Barton Baptist Church

Charity Number: 119837

Principal Address: Barton Baptist Church, Happaway Road, Torquay, TQ2 8EU

Trustees:

- Rev Christine Fry
- Rev Rosemary Millard
- Lorraine Wills
- Hannah Barker
- Heather Chamberlain-Drury
- Christian Ross-Hamilton
- Ken Welford (resigned November 2024)
- Beth Upham (joined November 2024)

Independent examiner: Hugh Rodway

## Structure, Governance, and Management

Barton Baptist Church operates as a Charitable Incorporated Organisation (CIO) and is governed by a constitution based on the Approved Governing Document for Baptist Churches.

Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the Activities, have indicated their agreement to become a member and acceptance of the duty of members set out in our governing document. Persons seeking membership who have not been baptised in the manner described in the Baptist Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Church Members' Meeting, which is typically held quarterly, is responsible for determining the overall policy and direction of the Church. In line with the constitution, the members appoint a minimum of three Trustees, including the Church Secretary and Treasurer. These Trustees, together with the Ministers (who also serve as Trustees), are entrusted with the day-to-day management of the Church's activities, including its spiritual, financial, and legal affairs.

All members are encouraged to participate actively in both the spiritual life and practical work of the Church, contributing to the advancement of its charitable objectives.

Matters requiring guidance or decision may be brought to the Church Members' Meeting by the Trustees, or raised by members for further consideration by the Trustees. While the constitution provides for decision-making by appropriate majorities at Church meetings, the Church seeks to operate by consensus wherever possible, fostering a spirit of unity and shared purpose.

## Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith in accordance with the principles of the Baptist denomination. This includes the promotion of education, community service, and other charitable activities, both locally and in other parts of the United Kingdom and the wider world, as determined by the Church.

To fulfil this purpose, the Church offers a wide range of activities for both its members and the wider community, aiming to demonstrate the love of Jesus Christ in both word and action, and to encourage individuals to grow in their relationship with Him.

Central to the Church's mission is the provision of regular public worship services, held each Sunday at 10:30 am, with additional services advertised through the church update and website. A comprehensive children's and youth programme runs alongside the morning services, ensuring that all age groups are supported in their faith journey.

The Church is committed to being a welcoming and inclusive community, with all services open to everyone. In addition to worship, the Church facilitates Life Groups in members' homes to encourage faith development and discipleship. Information about these groups is available from the Ministers, Church Secretary, or during Sunday services.

Community outreach is a key aspect of the Church's work. The Church runs "Little Feet," a toddler group meeting on Friday mornings, to support local families and demonstrate Christian love in practical ways. Other initiatives include the Bereavement Journey course and the Alpha course, which provide support and opportunities for those exploring the

Christian faith. The Associate Minister also visits a local Primary School on a Friday lunchtime.

The Church also organises a variety of activities for children, young people and older adults, such as the Alive Saturday Group for families, regular youth gatherings, a monthly Senior Group, monthly Bible journalling session, and a monthly music group. Two Renew Wellbeing groups meet weekly to promote mental and emotional wellbeing within the community.

Safeguarding is a priority, and the Church ensures that all those working with children and vulnerable adults are appropriately vetted through the Disclosure and Barring Service. The Church's Safeguarding Policy is based on the template and guidance issued by the Baptist Union, and is reviewed and re-affirmed annually.

The Trustees have reviewed the Charity Commission's guidance on public benefit and are satisfied that the activities described above clearly demonstrate the charity's commitment to serving and benefiting the public.

## Achievements and Performance

The Trustees recognise that the success of the Church's programmes is not measured solely by numerical or financial outcomes, but also by the quality of fellowship, encouragement, and spiritual growth within the congregation and wider community. While these intangible aspects are difficult to quantify, the Trustees believe that 2024 was a year of positive development in the life of the Church, laying a strong foundation for continued mission and ministry in 2025.

During the year, four individuals were welcomed into church membership, and a number of new attendees have become regular participants in church life. Sadly, one member passed away during the year. As of 31 December 2024, church membership stood at 56, an increase from 53 at the end of the previous year.

Average attendance at worship services has grown over the year, reflecting increased engagement and outreach. The Toddler Group, "Little Feet," continues to be highly popular, with demand exceeding available places and a waiting list in operation. The Renew Wellbeing groups have maintained strong attendance, providing valuable support to those in need. Community participation in the Bereavement Journey courses has also remained high, demonstrating the Church's ongoing commitment to pastoral care for those in our community.

Overall, the Trustees are encouraged by the growth in membership, the sustained interest in church activities, and the deepening sense of community and support among members and attendees. These achievements reflect the Church's ongoing dedication to its mission and its positive impact on the lives of individuals and families in the local area.

## Financial Review

The Church continues to generate the funds required to support its activities primarily through the generosity of its members and congregation, as well as through the letting of its premises and manse. The amount received from the HMRC in respect of Gift Aid and Small Cash was £11345. As a result of interest rates being high for most of 2024, the Church was able to take advantage of a good return from monies which were held in reserves raising £650.83 in 2024. Total income for 2024 amounted to £88,414.

The largest area of expenditure relates to the support of the Ministers, who provide leadership, coordinate church activities—including Sunday services—and offer pastoral care to the congregation and wider community. They also play a key role in equipping and encouraging members in their Christian witness and service.

In expressing its commitment to the wider church, the Church tithed a total of £6,625.00 to Christian organisations whose aims align with the Church's charitable objectives.

The Church relies heavily on the voluntary service of its members, who contribute significantly to the delivery of its activities. Many of these initiatives are run with minimal or no direct financial cost, yet they are vital to the achievement of the Church's objectives.

Total expenditure for the year was £100,965, reflecting increases in utility costs, the installation of a new kitchen on the upper floor, and the expansion of outreach initiatives. £10K was drawn down from the Restricted Fund to help pay for the Associate Minister.

The Church has both designated and restricted funds, the total number of restricted funds remained at 5 during 2024.

The financial results for the year, along with a summary of the accounting policies adopted, are presented in the accompanying financial statements.

During 2024, the Church participated in the Defined Benefit section of the Baptist Pension Scheme, making ongoing deficit payments of £1 per month to cover past service costs. However, the Baptist Union advised during the year that the outstanding deficit on the Defined Benefit Scheme, dating back to 2012, had been transferred to an external insurance

company. As a result, the Church is no longer required to make these nominal monthly payments.

## Reserves

The Trustees are in the process of establishing a formal Reserves Policy to ensure the Church can continue to operate effectively and meet its obligations in the event of a decline in income or unexpected expenditure.

As at 31 December 2024, the Church held total reserves of £65,300.02, of which £20,825.91 were restricted and £7,922.08 designated. Unrestricted and undesignated reserves amounted to £36,552.03.

## Plans for the Future

The Church is committed to building on its current activities and continuing to serve both its members and the wider community. All existing programmes and ministries will continue, ensuring ongoing support and opportunities for worship, fellowship, and outreach.

Looking ahead, the Church plans to introduce a parenting course to further support families within the congregation and local community. In addition, the Associate Minister will be co-leading a risk and resilience course at the local primary school she visits each Friday, strengthening the Church's partnership with local educational institutions.

As part of ongoing improvements to the Church's facilities, plans are in place to replace the carpet in the hall, stairs, and landing during 2025, enhancing the environment for all who use the premises.

The Trustees remain committed to reviewing and developing the Church's activities and facilities to ensure they continue to meet the needs of the congregation and the wider community, and to support the Church's mission in the years ahead.

**Barton Baptist Church - Charity Number 1199387**

**Statement of Financial Activities**

**For the period from 1st January 2024 to 31st December 2024**

	Unrestricted funds	Designated Funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b><i>Receipts</i></b>						
Offerings	53685.94				53685.94	
Income Tax recovered	11345.00				11345.00	
Bank & CFB interest and investment income	2180.70				2180.70	
Lettings	20122.45				20122.45	
Other receipts	1080.48		2249.50		3329.98	
Internal organisations (income)					—	—
<b>Total income</b>	<b>88414.57</b>	<b>0</b>	<b>2249.50</b>		<b>90664.07</b>	<b>0</b>
<b><i>Payments</i></b>						
Ministerial	48149.48		10000.00		58149.48	
Manse	10335.03				10335.03	
Donation Tithe	6625.00				6625.00	
Repairs and maintenance	13460.86				13460.86	
Utilities,	6564.98				6564.98	
Administration	4554.64				4554.64	
Other donations			1641.13		1641.13	
Internal organisations (expenditure)	1633.90				1633.90	
<b>Total expenditure</b>	<b>89323.87</b>	<b>0</b>	<b>11641.13</b>		<b>100965.00</b>	<b>0</b>
Gains / losses on investment assets					—	
<b>Net income / Deficit</b>	<b>-909.30</b>	<b>0.00</b>	<b>-9391.63</b>		<b>-10300.93</b>	<b>0</b>
<b><i>Transfers</i></b>						
Gross transfers between funds - in						
Gross transfers between funds - out					—	
<b><i>Other recognised gains / losses</i></b>						
Gains on revaluation, fixed assets, charity's own use					—	
<b>Net Movement in funds</b>						
<b><i>Reconciliation of funds</i></b>						
<b>Total funds brought forward prior to CIO</b>	<b>36552.03</b>	<b>7922.08</b>	<b>20825.91</b>		<b>65300.02</b>	
<b>Total funds carried forward</b>	<b>35642.73</b>	<b>7922.08</b>	<b>11434.28</b>		<b>54999.09</b>	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**Barton Baptist Church**

No (if any)  
**119837**

**CC16a**

## Receipts and payments accounts

For the period  
from

Period start date

01/01/24

To


Period end date

31/12/24

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Offerings	53,686	-	-	53,686	
Income Tax Recoverable	11,345			11,345	
Bank Interest	2,181	-	-	2,181	
Lettings	20,122	-	-	20,122	
Other Receipts	1,080	2,250	-	3,330	
Internal Organisations income		-	-		
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>88,414</b>	<b>2,250</b>	<b>-</b>	<b>90,664</b>	
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>88,414</b>	<b>2,250</b>	<b>-</b>	<b>90,664</b>	
<b>A3 Payments</b>					
Ministerial	46,149	10,000	-	56,149	
Manse	10,335			10,335	-
Donation Tithes	6,625	-	-	6,625	
Repairs & Maintenance	13,461	-	-	13,461	
Utilities	6,565	-	-	6,565	
Administration	4,555		-	4,555	
Other Donations		1,641	-	1,641	
Internal Organisations Expenditure	1,634	-	-	1,634	-
	-	-	-	-	
<b>Sub total</b>	<b>89,324</b>	<b>11,641</b>	<b>-</b>	<b>100,965</b>	
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	
	-	-	-	-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>89,324</b>	<b>11,641</b>	<b>-</b>	<b>100,965</b>	
<b>Net of receipts/(payments)</b>	<b>- 910</b>	<b>- 9,391</b>	<b>-</b>	<b>- 10,301</b>	
	-	-	-	-	-
<b>A6 Cash funds from Pre CIO</b>	<b>44,475</b>	<b>20,825</b>	<b>-</b>		<b>-</b>
<b>Cash funds this year end</b>	<b>43,565</b>	<b>11,434</b>	<b>-</b>		

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF BANK	10,722		-
	CAF BANK Deposit A/C	27,105	11,434	-
	Santander Current A/C	5,738		
	<b>Total cash funds</b> (agree balances with receipts and payments account(s))	43,565	11,434	-
		OK	OK	
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Hannah Barker	10/03/2025	



**Hugh S Rodway**  
**21 Maudlin Drive**  
**Teignmouth**  
**Devon**  
**TQ14 8RZ**  
**01626 778328**

Email: [hughr@tiscali.co.uk](mailto:hughr@tiscali.co.uk)

**REPORT & FINDINGS OF EXAMINER TO THE TRUSTEES and DEACONS OF**  
**BARTON BAPTIST CHURCH**

**Of the Accounts for the year ending 31<sup>st</sup> December 2024**

20<sup>th</sup> February 2025

This is the fifth year that I have been asked to carry out the examination of the Church accounts and I make the following observations for the year ending 31<sup>st</sup> December 2024 which will be the first year that it will have operated under its new

**CIO CHARITY NUMBER 1199387**

**GENERAL OVERVIEW.**

The implementation of the new Charity Number was delayed to the start of 2024 which has meant that only one set of accounts are required for the year, but you will note that there are some changes in the format of some of the documents.

The main change is in the SOFA and CC16A which will need to be filed on the CC website together with the Trustees Annual Report only contain the figures from 2024 with no comparisons as the Charity was not operating in 2023.

However, so that Church members can more easily understand the Church Finances and also see the **comparisons for the previous year**, a set of Income and Expenditure accounts for internal use has also been prepared in the more regular format

In General terms, the total receipts reduced from £93k to £88K and whilst overall expenditure looks similar on the General account it should be noted that £10K was drawn down from the Restricted Fund to help pay for the Associate Minister

## **REGULAR INCOME**

As mentioned above, it is pleasing to report that at Barton BC many individuals are now paying their regular offertory by means of standing order which makes Budgeting that more predictable

## **GIFT AID RECOVERY**

The amount received from the HMRC in respect of Gift Aid and Small Cash donations reduced from £14362 in 2023 to £11345 but is still a considerable sum

Since April 2016 the amount which can qualify for Small Cash Donations increased from £5000 to £8000 which means that the amount which Churches can receive has similarly increased from £1250.00 to £2000.00 pa and I am assured that the Church continues to make best use of this entitlement

- *However only cash payments from individuals who are not eligible for a gift aided declaration are eligible for this entitlement and whilst it is encouraging that some non- tax payers will have switched their contributions direct to the Bank account or via cheques during the last year, neither of these methods qualify despite representations from charities to HMRC*

## **MANSE INCOME**

The church owns a Church Manse which is let through a letting Agency to a tenant and it is pleasing to report that the amount of income increased from £4.5K to £9.6K, a far more realistic amount of rent for the property

*You will also be aware of the new Renters Rights Bill currently proceeding through Parliament. When it is in force the landlord can no longer be able to recover the property by using a “no fault eviction notice. The Bill currently provides provision for a right to recover the possession of the property should the Church require it to be able to provide accommodation for a Minister and the BU will be updating their guidelines leaflet PM04*

## **CHURCH LETTINGS**

In 2024 there was a slight decrease in the amount that the Church received from this source from 12K to 11K and whilst this is still a significant amount, with increased energy costs, the Church needs to ensure that wherever possible the charges are constantly kept under review.

## **BANKING**

The Church had for a number of years banked with **Santander Bank**, where it operated both a General and Deposit account and a decision was taken to open a General and Deposit Account with **CAF BANK** which has enabled the Church to move to online BACS Payments at the same time securing a two-person authorization which few other banks provide.

*The **Santander Bank Deposit** account was closed at the end of April but it has taken some time to arrange for some existing standing orders such as the income from Manse and church Lettings from the General Account to be transferred but I understand that this should be remedied shortly enabling the General account to be closed*

During 2024 **CAF BANK** reached an agreement which means that Cash can now be banked at the **POST OFFICE** which has come as an enormous relief to many Treasurers

## **INTEREST RATES**

As a result of interest rates being high for most of 2024, the Church was able to take advantage of a good return from monies which were held in reserve and the amount raised from this source increased from just £1.48 in 2022 to £165.70 in 2023 and £650.83 in 2024.

Whilst interest rates have now started to reduce with £38K currently held in the CAF deposit account the church should see a reasonable return during 2025,

## **DESIGNATED FUNDS**

There is only one fund which has been classified under this heading and that is a legacy which dates back several years It is worth mentioning that where a Church chooses to designate certain monies or transfer a certain amount of money into a particular fund for budgetary purposes, this is still classified as unrestricted money as it can equally chose to un-designate any such fund should they require the resource

## **RESTRICTED FUNDS**

At the 31<sup>st</sup> December 2024, the number of restricted funds remained at 5, the major amount being the balance designated for paying for the second minister to work within the Community

Lounge Refurbishment			589.00
Pastoral Care			753.46
Alpha			90.83
Community Use/Assoc minister			8,502.35
Youth			1,498.64
Total of Restricted Funds			<b>11,434.28</b>

## **GIVING TO OTHER CAUSES**

it is pleasing to report that the Church supports through a tithe of its income stream the HMF, BMS World Vision and some other local based charities.

## **PENSIONS**

The significant event in 2024 was the announcement from the Baptist Union, that the outstanding deficit on the Defined Benefits Scheme going back to 2012 had been sold off to a external insurance company which would meant that would no longer be a burden on Churches and that there was no further a need for them to charge the nominal £1 per month

## **LIABILITIES**

The only previous liability was the Baptist Ministers Pension Fund (see above)

## **PAYROLL- STAFF**

A second part time Associated Minister was called by the Church in the Autumn of 2023 and whilst this will result in additional expenditure in the forthcoming years, the Church is confident that together with increased income and sufficient reserves to cover the extra cost

In addition to the Ministers the Church engages a cleaner and they are all paid using the services of the WEBA Payroll Bureau and I have reproduced notes re some changes occurring in April 2025

Whilst the Employer NI (ER NI) rate is to rise in April from 13.8% to 15%, the Employment NI Allowance (designed to help employers) has more than doubled, from £5,000 to £10,500 for the year. Despite a lower threshold for employers too, the overall impact of the new measure will mean that most churches will continue to pay no ER NI at all in the coming tax year. WEBA have calculated that (ignoring lower earners, those grossing less than £416 a month) the total annual gross pay for staff must exceed £80,000 before a single penny of ER NI is payable.

MINIMUM WAGE The Minimum Wage rates set by the Government will rise for work carried out from April 2025 onwards to £12.21 per hour, for staff over 21; to £10.00 per hour for 18-20 year-olds; and to £7.55 per hour for those under 18 and first year apprentices

## **COMPUTER SYSTEM**

The Treasurer uses the Sage accounting package to keep the accounts which appears to be adequate for the purpose at the present time

## **RECONCILIATION of ACCOUNTS**

I have managed to reconcile the income and expenditure to the balances, to that shown on the bank statements.

## **NEW WAYS of GIVING**

Over the last few years there has been a fundamental change of how people especially among the young conduct their financial transactions who tend to use their mobile phones and IPADS to do most of their banking.

There are many New Ways of giving which are now being offered to Charities and Churches to keep pace with the changing lifestyle-

In this context Software suppliers have started to market MY GIVING APPS and CONTACTLESS donation terminals and although this may be some way off for many our Churches, I have no doubt that many of our larger congregations may well be considering introducing something similar in the very near future and I am currently undertaking a study and evaluation of various suppliers and the associated costs.

## **WAY FORWARD**

The calling of the Associate Minister has obviously reduced the Churches overall finances but this was anticipated and budgeted for and there is a further £8.5K which is available to help pay for the appointment in 2025 and an additional £8K in the Designated Fund which also could be used.

In order to continue to be able to fund the appointment in the longer term, I estimate that **based on the current level of giving**, approx.10K would be required each subsequent year (see Financial Reserves Policy)

It is recognized that many individuals are still struggling financially, which is a real challenge for many of our churches and with continued inflation which not only

affects everyone's income but also has had the effect of increasing the cost of goods and services provided to the Church

So besides giving, one may need to consider alternative avenues of funding such as Grants, and also some Fund Raising where significant income can be raised from the selling of donated items, particularly from old coins and bank notes from all over the world

*I will gladly offer any advice should you want to know more*

### **FINANCIAL RESERVES POLICY**

One aspect of becoming a Charity is that the **CHARITY COMMISSION** will want to ensure that the Church should have an adequate **FINANCIAL RESERVES POLICY** which in principle means that in the unlikely event of the Church experiencing a sudden and unexpected drop in income, that it has sufficient resources to cover all its contracted expenditure such as salaries for at least six months.

### **SUMMARY**

I am grateful for the assistance produced by your Treasurer Roger Drake who made my task of examining the accounts that much easier and I am confident that the finances of the Church are in excellent shape

I pray God's blessing on the fellowship in 2025.

Blessings

Hugh S Rodway