

Trustee's Report for 2024

These are just some of the things that Watchet Baptist Church did during 2024:

- We have held our Big Church service every 2nd and 4th Sunday throughout the year
- We have helped our local community celebrate Christmas with a range of services from the Blue Christmas (for those who are mourning), to Carols by Candlelight
- We have celebrated 200 years of being a church in Watchet – and discovered that it's actually a good deal longer than that
- We have had the opportunity to support churches in our region, including Devonport Baptist in Plymouth, with a gift of £5,000
- We have continued to explore what it means to be a church that welcomes all kinds of people to our various activities
- We have learned about what it means when the pastor takes a sabbatical,
- We have faced the reality of our financial circumstances
- We have welcomed in some regulars and said goodbye to others
- We have continued to run our usual small church groups and other activities, reports of which can be found below

Report about the 5 Small Church groups

Salt & Light Report

Has only been together since August and most weeks they meet on a Wednesday evening. They are a group of 7 and have recently welcomed one or two younger folks into their meeting. They usually use the online teaching and questions as a basis for discussion, then pray for each other and their community. They have also been meeting for coffee and chat, on small church Sundays, aiming to develop a consistent group presence and, hopefully in time, some tentative relationships and witness, at Blue Anchor.

Gatherers Report

How many people involved? 5 – 9 people.

Blessings, highlights and challenges over the past 12 months:

2024 saw changes not only in the makeup of small groups but the times and places some of them meet. Gatherers became smaller and the established leader moved away so new leadership was identified. Gatherers began a new era, whilst the characteristic of “being small church”; still meeting in the Sanctuary on Sunday mornings and witnessing to the local community remained.

Grow Report

Grow has again changed quite a lot in this past year. This time last year there were 9 in the group, after some changes over the summer this became 12, then in the autumn grew again to 17, which can become even more with extra children and young adults at home for

holidays! There is a mix of ages and 8 of the group are under 18. Grow has always been made up of predominately families with children, so it is important that they meet in a way that facilitates this. This has led to meeting for breakfast in each other's homes as well as meeting at the beach or park.

Despite the changes in the group, the group feels settled and at ease, the same family feel remains and everyone is encouraged to grow in faith and encourage one another to live it out. It is a space where we are able to pray for and support each other.

Members of Grow have often been able to support the Plastic Free Beach Cleans and it was great joy that in February all of the families were represented and enjoyed engaging with our community in this event.

Wave Report

How many people involved? 8

How often do you meet? 1st and 3rd Sundays 12-2pm. Meet for lunch together, with the 'guide to smaller gatherings' as a basis for how we structure our time together.

Blessings, highlights and challenges over the past 12 months: Wave was restructured in summer 2024, so we have needed time to get to know each other. They are quite a diverse bunch, but all share the same determination to be a discipleship community with mission and prayer as a priority.

Wellspring Report

How many people involved? 6

Description or summary of what you do: Wednesday evenings they meet at one of their houses, watch and discuss the you tube video talk from Mike. They then discuss issues around the world, the church, and our own lives and pray for all the situations discussed.

Alternate Sundays they have been meeting for breakfast followed by a short Bible talk by whoever is hosting and pray and discussion. They also talk about their personal outreach which takes place in the week with different organisations or friends that they meet up with and they pray for those to bear fruit.

They also hosted a Tear Fund Quiz in the Autumn, which was well supported by Salt and Light and Wellspring and they have ongoing friendships with the dozen or guests that came to join us. Sometimes they go out for walks on a Sunday and invite friends to join them or have a Sunday lunch together, usually in the summer months.

Reports Regarding Groups that use the Sanctuary

Community Meal Report

It's been another successful year for our ever popular weekly community meal. We regularly feed between twenty five and forty five guests every Friday evening. This has seen some important changes in how we provide the meal. We had a gas safety inspection and were informed that due to ventilation problems, we could no longer cook with gas. This resulted

in a frantic search for a suitable electric cooker. After consulting a local electrician we eventually installed a replacement. During this period we had to suspend the provision of a hot meal for a few weeks. The community response to the pause, resulted in offers of funding from several concerned regular attenders. To our delight, we were gifted from an anonymous donor, all the money required to buy and install a new cooker. It was heartwarming to receive such a warm response from so many people who were keen to ensure that we could continue to deliver such a popular service to all hungry souls who needed a hot meal and a chance to catch up with friends and indeed, make new ones. This facility remains our main point of contact with our local community and we are pleased to be able to still offer a tasty two course meal for the very low price of a £3.00 suggested donation, with children getting their meals for half that. Plus we are happy to offer free meals for anyone who might be struggling to afford a donation.

Our volunteer numbers waxes and wanes and we are always pleased to welcome new helpers but we are blessed to have four committed cooks who do all the shopping, prepare and serve the meal and supervise the helpers.

Open House Report

Open house reopened on 8th January. We have a regular attendance of 10 most weeks sometimes more. A regular 3 travel from Minehead every week which is fantastic. It's a really lovely atmosphere. I've had a few conversations where I have been able to share how God's worked in my life to inspire others, which has started some lovely conversations and I've been able to give a Bible out. The firm favourite is Rummikub and most weeks everyone has a game which is fantastic.

Plastic Free Watchet

It's been good for WBC to continue as a Community Ally of Plastic Free Watchet this year and support the Beach Clean and Litter Pick events in June, September and February. We've had around 60 local volunteers at each of the events including Knights Templar School' Eco Warriors and The Sanctuary has been a base for sorting what's been collected as well as well as serving free drinks and homemade cakes to all those involved. Always great to see The Sanctuary full of people of all ages enjoying themselves and a helpful challenge to all of us to consider how we reduce our dependence on single use plastic at home and as church.

Snappers

Snappers has 3 WBC members as part of the group, 2 from other churches and 1 non church as regular attendees. A few other people have popped their heads in from time to time but don't have the same commitment as those previously mentioned. Ian and Lynne provided comparative photos of old and new Watchet as part of the 200 year celebrations which will be donated to the museum when it reopens. We didn't take the opportunity to produce cards for the market stall but there is a plan to do this moving forward.

Thursday Morning Prayer at The Sanctuary

Thursday morning prayer runs from 8.30-9am through most of the year (sometimes stopping for school holidays). It meets in the Prayer room at the Sanctuary and follows the pattern of The Book of Common Prayer for Ordinary Radicals, which

gives us a focus but also the opportunity to pray about situations that our on our hearts. 5 of us regularly meet to pray.

Write Away

At the request of the members Write Away returned to meeting twice a month on the first and third Saturdays of every month. While there are 21 members on our closed Facebook page, some people rarely attend. There are usually between 9-11 members at our Write Away meeting on the first Saturday, where we undertake writing challenges, and between 4-6 members at our Write In meeting on the third Saturday when we simply meet together to work on our own projects. The group is a very supportive, welcoming and encouraging one and is now made up of roughly $\frac{3}{4}$ Christians from many denominations and $\frac{1}{4}$ non-Christians; this means the topic of Jesus comes up fairly frequently.

Reports about Other Groups Connected to WBC

Book Club

How many people involved? 11

Description or summary of what you do: We read a book each month and discuss it when we meet. We enjoy each others company and share cake!

How often do you meet? Monthly

The group is made up half and half of WBC members and members of the wider community and has been a good way to get to know people.

Lighthouse Counselling Service

Lighthouse counselling has been helping local people for 11years now. We have just completed our 7th Anxiety Course (funded mostly from being the Methodist Church coffee morning's charity of the month) and hope to continue to run them annually. Tracey Hughes and Sally Bowcock work 5 days a week between them, giving all an opportunity to receive professional counselling at a fee they can afford. In 2024 we were blessed to work with and make a difference to over 60 people in 800+ sessions. We also inherited over 400 paintings from a client who died in 2023. He wanted us to sell them to raise funds for subsidies so that others could receive the therapy he so valued. This has been a real blessing but also a challenge as we seek to become art dealers and find buyers for his paintings!

Croft House Service

We have continued to lead monthly services at Croft house throughout the year as well as a well-attended Carol service in December. We follow a simple format of worship, prayers and Bible readings, endeavouring to make it as familiar as possible for the residents. It is great having members to lead the worship on the piano, live music is a great blessing.

We have developed a really good relationship with the two activities organisers over the past year and feel they value our ministry. Usually, we have 12 to 15 residents taking part along with the occasional visitor it is always interesting to see other staff members joining in with the hymns while they go about their work. It is a real privilege to worship with the residents and to see them joining in with prayers especially as, for some, verbal communication is very limited.

Market Stall

The point of the market stall was to increase our visibility in the town and to give people who, by definition, would not be at church on a Sunday morning, some where to meet Christians, have any conversations they would like and to receive prayer, either in person or through our anonymous prayer box. To facilitate this we sold second hand Christian books, cards and bookmarks as well as having free Bibles available to give away. Molly Quint, who is in charge of the Market was very supportive of the stall and allowed us to rent it, together with a canopy, at the rate of £10 a month rather than the more usual £25 a month. This meant we were able to cover our costs each month. A dedicated and very hardworking team quickly built up around the market stall and because of them we were able to have many encouraging conversations. We did receive prayer requests in the prayer box, and gave away almost all the free Bibles we had. We also build relationships with returning visitors to the stall.

WATCHET BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL FUND RECEIPTS AND PAYMENT ACCOUNT

These accounts have been prepared on a 'receipts and payments' basis.

Receipts

	Notes:	2024	2023
Weekly Offerings	1	£31,640.03	£35,784.68
Donations and other income	2	£688.50	£779.61
Income tax recovered on gifts		£8,271.97	£6,753.00
Investment Income	3	£6,797.36	£6,878.64
Snappers – restricted use			£40.00
Bibles for Schools – restricted use		£44.00	£10.00
		£47,441.86	£50,245.93

Payments

		2024	2023
Ministry	5	£43,509.08	£39,225.36
Mission	6	£6,903.84	£9,240.30
Insurance and premises rental	7	£1,549.88	£1,250.77
Administration/Miscellaneous	8	£2,164.85	£2,550.49
		£54,127.65	£52,266.92

	2024	2023
Surplus (deficit) for the year	-£6,685.79	-£2,020.99
Balance brought forward	£190,414.15	£192,435.14
Balance carried forward	£183,728.36	£190,414.15

DESIGNATED/RESTRICTED ACCOUNTS (Inc. in figures above)

	2024	2023
Snappers Funds	£76.31	£76.31
Bibles for Schools	£44.00	

SWAIN STREET RECEIPTS AND PAYMENT ACCOUNT

Receipts

	Notes	2024	2023
Donations		£1,360.00	£2,012.95
Lettings/Flat rental		£11,296.46	£12,015.00
Miscellaneous Receipts	9	£4,950.83	£6,106.92
		£17,607.29	£20,134.87

Payments

		2024	2023
Miscellaneous Expenditure	10	£16,764.89	£20,568.25
			£20,568.25

		2024	2023
Surplus (deficit) for the year	✓	£842.40	-£433.38
Balance brought forward	✓	£5,116.23	£5,549.61
Balance carried forward		£5,958.63	£5,116.23

DESIGNATED/RESTRICTED ACCOUNTS (inc. in figures above)

		2024	2023
Warm Spaces Donation	✓	£736.55	£1,500

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**ASSETS:**

Bank and other cash balances **£189,686.99**

REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:

	2024	2023
Lloyds Current Account (General Fund)	£731.47	£714.62
Lloyds Business Reserve Account (General Fund)	£7,727.36	£11,142.10
Lloyds Treasurer Account (Swain St)	£2,899.17	£2,093.09
Lloyds Business Call Account (Swain St)	£3,059.46	£3,023.14
Baptist Union 3 month notice account	£128,419.34	£132,751.04
Baptist Union Trust Fund	£46,850.19	£45,806.39
TOTAL	£189,686.99	£195,530.38

OTHER MONETARY ASSETS:

	2024	2023
Building known as 38 Swain Street (2022 actual valuation)	£275,000.00	£275,000.00
Held for Church's own use (Church manse at Winstan Road) (2022 actual valuation)	£295,000.00	£295,000.00

NOTE. The money held at BU in the Trust Fund is covered by a Fairbairn Trust and can only be used for the following purposes:

- 10 (1) (a) The payment of the expenses of any such works of erection alteration improvement enlargement addition pulling down and rebuilding as are herein mentioned or
- (b) The purchase or acquisition for the purposes of the Society of any other properties of a freehold or leasehold tenure and the erection thereon of buildings for the purposes of the Society or
- (c) The defraying of any expenditure of a capital nature incurred or to be incurred in connection with any other charitable purpose of the Baptist Denomination

LIABILITIES

NOTES: Notes to the financial statement for the year ended December 2024.

1. This figure includes all Sunday offerings and standing orders.

2. Donations and other income

	2024	2023
Refunds (inc. Insurance/Ctax)	£208.39	£396.12
Various Donations received (Tearfund Quiz Night etc)	£250.00	£383.49
Gift Day/Special Offerings/Legacy	£230.11	-
		-
Total	✓ £688.50	£779.61

3. Investment Income

	2024	2023
Interest from deposit account: BU Trust Fund and BU Deposit A/c	✓ £6,797.36	£6,878.64

4. Other Causes

	2024		2023	
	Raised	Given	Raised	Given
Home Mission		£1,500.00		£1,500.00
BMS		£1,500.00		£1,500.00
SWBA Together Stronger		£300.00		£300.00
Bristol Bible College		£300.00		£300.00
Blessings Fund		£1,373.84		£984.90
Stoke St Gregory BC Donation		-		£4,000.00
Vokhuls ministry in Nepal		£1,500.00		
Tear fund quiz night		£170.00	£211.50	£211.50
Cap Pancake Day		£80.00	£108.90	£108.90
School Bibles	£44.00	-	£10.00	£100.00
CTinWW Faith Day		£80.00		
		✓ £6,803.84		£9,005.30

5 Ministry

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

	2024	2023
Ministers Stipend/Administrators Salary	£26,281.50	£24,756.73
Pension Contribution	£6,528.16	£6,066.12
National Insurance/Tax (ministers + Administrators)	£4,083.01	£4,094.74
Ministers Travel	£108.00	£108.00
Other minister expenses/telephone	£516.09	£452.68
Manse upkeep (council tax, water, utilities, and repairs)	£5,577.32	£3,426.36
Visiting preachers	£150.00	£320.73
Conferences	£265.00	-
	✓ £43,509.08	£39,225.36

6. Mission

	2024	2023
Given to other causes (per note 4)	£6,803.84	£9,005.30
Training Courses/Course material/Books	£100.00	£235.00
	✓ £6,903.84	£9,240.30

7. Insurance and Premises Rental

	2024	2023
Insurance - The Manse	£402.88	£290.77
Rental - Knights Templar School	£1,147.00	£960.00
	✓ £1549.88	£1,250.77

8. Administration

	2024	2023
Advertising inc website & emails, newspapers	£558.06	£471.66
Subscriptions/Copyright Licences	£689.72	£767.60
Church Equipment	£310.20	£444.00
Miscellaneous	£408.41	£825.49
Snappers Expenditure		£41.74
200 th Anniversary	£198.46	
	✓ £2,164.85	£2,550.49

9. Miscellaneous income Swain St

	2024	2023
Refreshment Donations	£177.96	£405.41
Refunds/Reimbursements	£2.92	
Interest	£36.32	£21.44
Community Meal Takings	£4,733.63	£5,680.07
	✓ £4,950.83	£6,106.92

10. Expenditure Swain St

	2024	2023
Building Insurance	£1,251.18	£1,228.14
Utility Bills	£3,531.23	£8,969.82
Alarm Systems	£451.04	£663.50
Cleaning	£3,880.60	£3,123.75
Community Meal Expenditure	£4,292.61	£4,769.57
Misc food expenditure	£376.40	£332.02
General upkeep	£1,189.03	£418.67
Fixtures and fittings	£1,244.00	£537.98
Misc. (eg office supplies/printing etc)	£436.80	£436.80
Subscriptions (Wacet)	£112.00	£88.00
	✓ £16,764.89	£20,568.25

The accounts and statement of assets and liabilities set out above relating to the year ending 31 December 2024 are as approved by the deacons.

Signed:

K. Wright

Date: 7/1/2025



Report of the Independent Examiner(s) to the Trustees Watchet Baptist Church

On the accounts for the year ended 31st December 2024

Respective responsibilities of Trustees and 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.

It is my responsibility to:

- examine the accounts under section 146 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by or on behalf of the Examiner SPB Date 7/2/2025

Name STEVE PLINTY

Relevant Professional Qualification(s) or body (if any) CHARTERED INSTITUTE OF PUBLIC FINANCE AND ACCOUNTANCY (CIPFA)

Address

VICTORIA COTTAGE
20 ALCONBE ROAD
MINEHEAD
SOMERSET
TA24 6AZ

WATCHET BAPTIST CHURCH

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Conferences	£265.00	-
	✓ £43,509.08	£39,225.36

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7. Insurance and Premises Rental

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Insurance - The Manse	£402.88	£290.77
Rental - Knights Templar School	£1,147.00	£960.00
	✓ £1549.88	£1,250.77

8. Administration

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Advertising inc website & emails, newspapers	£558.06	£471.66
Subscriptions/Copyright Licences	£689.72	£767.60
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Miscellaneous	£408.41	£825.49
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9. Miscellaneous income Swain St

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Refreshment Donations	£177.96	£405.41
Refunds/Reimbursements	£2.92	
Interest	£36.32	£21.44
Community Meal Takings	£4,733.63	£5,680.07
	✓ £4,950.83	£6,106.92

10. Expenditure Swain St

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General upkeep	£1,189.03	£418.67
Fixtures and fittings	£1,244.00	£537.98
Misc. (eg office supplies/printing etc)	£436.80	£436.80
Subscriptions (Wacet)	£112.00	£88.00
	✓ £16,764.89	£20,568.25

The accounts and statement of assets and liabilities set out above relating to the year ending 31 December 2024 are as approved by the deacons.

Signed:

K. Wright

Date: 7/1/2025



Report of the Independent Examiner(s) to the Trustees Watchet Baptist Church

On the accounts for the year ended 31st December 2024

Respective responsibilities of Trustees and 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.

It is my responsibility to:

- examine the accounts under section 146 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Signed by or on behalf of the Examiner

Date 7/2/2025

Name STEVE PLENTY

Relevant Professional Qualification(s) or body (if any)

CHARTERED INSTITUTE OF PUBLIC FINANCE
AND ACCOUNTANCY (CIPFA)

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