

# FIVEHEAD BAPTIST CHURCH - MANSE FOR THE MINISTER

England & Wales · Charity number 238649

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1965-11-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Fivehead Baptist Church  
Butchers Hill  
Fivehead  
Taunton  
TA3 6PD

**Phone** 01460281060

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**Website** [www.fiveheadbaptist.co.uk](http://www.fiveheadbaptist.co.uk)

## Activities

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**Objects:** TO PROVIDE A RESIDENCE FOR A MINISTER.

**Activities:** Provision of Christian (Baptist) religious services, facilities and funding of the Minister of Fivehead Baptist Church. Non profit community coffee shop

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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- **Area of benefit:** FIVEHEAD
- Somerset

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£76,722	£71,233	-	-
2023-12-31	£39,201	£41,525	-	-
2022-12-31	£46,115	£42,573	-	-
2021-12-31	£52,688	£43,217	-	-
2020-12-31	£44,082	£38,060	-	-

## Trustees

Name	Role	Appointed
Anne Elizabeth Burnham		2020-07-14
Drusilla Davis		2023-07-25
Glynis Boucher		2018-06-12
Judith Margaret Male		2013-06-03
Rev Matthew John Cottington		2021-01-23
Rev Vincent Charles Carrington		2022-10-18

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# Accounts

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## Fivehead Baptist Church Reports Jan-Dec 2024

### ● Minister and Secretary Report

We are very grateful to God, to our members and congregation, and to our local community for the past year at Fivehead Baptist Church. As a worshipping community and a local charitable cause we have been able to make a real difference in people's lives as we receive and share God's love with all. Our faith is rooted in the life and teachings of Jesus who calls us to a life of loving service towards one another.

We continue to provide spaces for gathered worship and reflection each week where we can listen to God and inspire each other in our journey of faith. All are welcome at these meetings. Sunday mornings are our main worship time during which we focus on the good news of God and his grace, sing together in worship, offer prayers for each other and the world, and think about what the Bible says and how it applies in our daily lives. During the year we particularly focused on Genesis 1-11 and its message about human identity, purpose, and the importance of listening to God's voice. We followed this during the week with our Tuesday evening homegroups where we had opportunity to support and pray for one another and discuss the previous Sunday's Bible passage together. These have been well attended and beneficial times.

As usual we enjoyed special Sunday celebrations at Easter, Pentecost, Harvest Thanksgiving, and Christmas. We also joined with St Martin's Parish Church for a joint Remembrance Sunday service in November.

The "all-age" Sunday services continued on the third Sunday of each month for most of the year. After some discussion and prayer the leadership suggested opening The Stable Café on the first Sunday of each month alongside the service in the main church building. Free tea, coffee, and cake would be offered 10am-12noon. The aim of this is to make the whole premises available to everyone in the community and to break down some of the barriers between church and local community. The services are streamed into the back room of The Stable for any who wish to "listen in" to the service. It is also hoped this offers a more flexible, stress-free approach for parents coming to church with young children. A Bible story craft is also provided in the church hall during the morning. The first "Stable Sunday" in December was very encouraging. Families enjoyed the flexibility of taking the children where they preferred while still having access to the church service. We had a number of visitors from the village who made use of the café space and this encouraged conversation and mingling of church congregation with local people. The time after the service had finished was particularly beneficial as it gave church attenders the opportunity to move into the cafe and meet/catch up with people from the local community who had popped in for a drink. We will continue the Stable Sundays and review things during 2025.

Other regular groups have continued through 2024: Women On Wednesday, Men On Thursday, St Martin's Close discussion group, Saturday Men's Breakfast, and Contact Lunch which provides a meal and friendship to those living alone. Each of these groups serves people in our local area offering support, friendship, and spiritual guidance.

Two new prayer groups were started during 2024, headed up by Jill (one of our church members). The first is a Sunday morning prayer time before the service. The other is a Thursday afternoon prayer group for local and worldwide matters which ran until late 2024.

As well as the activities run by the church we have also opened our buildings to host various outside groups including a Mental Health Support Group, Folk Nights, Craft Group, the local Drama Group, and a county choir. Our minister also continues to write in the Village magazine and visits Curry Rivel School once each term to lead their Collective Worship assembly.

At the beginning of the year “Pastoral Care Groups” were introduced as a practical way for members of the congregation to support each other in times of need. The groups are intended to help us be aware of any needs among the church family. Each group contains a number of people who regularly attend the church, arranged loosely by geographical area. They are a reminder that pastoral care is a shared ministry and will help everyone offer support to those living nearby.

We continue to support other charitable causes around the world, including our regular financial support of three Christian missions: BMS World Mission, Toybox children’s charity, and the SWBA Home Mission Fund. During the year we had visiting speakers from BMS and Safe Families join us on a Sunday and raised funds for both causes. In November we held a very successful TEARfund Big Quiz fundraising evening which was well attended by people of all ages. Our church Mission Team meets regularly to ensure we keep a focus on missionary/charity work both locally and overseas. In February we held a “World Mission Sunday” service to focus on this aspect of our faith.

During October three of our church members (Laurie, Karen, and Glynis) travelled to Kenya to visit the ICFEM Dreamland Hospital project which we have supported over the years. The trip was very encouraging and reminded us of the importance of our support for this mission in Africa. Upon their return Laurie, Karen, and Glynis gave two presentations to the church and local community about the trip and raised further funds for the mission.

During the year we discussed the role of Treasurer in the church and the amount of work it entails. It was decided to assemble a finance team to assist the church treasurer with the various jobs involved. A team of three plus the Treasurer has been assembled.

Our connection to the Baptist Union remains an important link with the wider Baptist family. Our minister, Matt, met regularly with other church leaders in the South West via the monthly “cluster” meetings. In January some of our leadership team attended a Leaders Day held in Wellington. In November we took part in a “pulpit exchange”; Matt preached at Wellington Baptist Church and Tommy Pratt from Minehead Baptist Church joined us at FBC. In May our minister, Matt, attended the annual Baptist Assembly in Telford where he received his official welcome as a fully accredited minister of the Baptist Union of Great Britain.

The Stable report will show that 2024 was an extremely encouraging year for the community café. The Stable has been very busy and continues to be a real blessing to our local community in many different ways. The Children’s Art Competition in spring was an added blessing.

Work was done on the church/café drains during the year which has significantly improved the drainage. In May we replaced the boiler in The Manse. A risk assessment was carried out for the church building and outside area.

It has been good to welcome many into church life and to see God work in people’s lives in so many ways. It has been a difficult year for some in our fellowship due to illness, surgery, or treatments. We also said goodbye to Maureen who died in November. We take great comfort in

knowing she is with Jesus our Saviour, in the joy and peace of his love. We have welcomed one person into membership this past year. Our membership currently stands at 40.

As a church we thank God for all his goodness and thank all in our congregation who give so much to the fellowship. It is God's work, who calls us into the blessing of his kingdom, and we look to him for the future.

*Rev. Matthew Cottingham – Pastor*  
*Judy Male – Secretary*

### ● **Mission Team Report**

The Mission Team comprises Matt, Pete & Gaynor White, Ian & Joan Sherwood and Laurie & Karen Burn. The last team meeting was in September when we agreed that there is a need to keep the church regularly informed about mission work, both local and overseas. In order to avoid information overload we should concentrate on a small number of selected OVERSEAS MISSIONS. These are:

**BMS World Mission** - <https://bmsworldmission.org/>

As we are a Baptist Church it is vital for us to support the Baptist family in world mission. Ruth Whiter's visit in February 2024 was much appreciated but we need to provide ongoing information to keep interest current. We agreed:

1. To establish a named link BMS missionary to build a relationship with the congregation. Matt undertook to enquire with BMS.
2. To include a section from BMS Prayer Guide in each week's notices to focus church prayers (intercessions in church and housegroup) (Matt to liaise with Judy)
3. That this year's Harvest Appeal on October 13th would be for BMS work in Bangladesh.

**Toybox** - <https://toybox.org.uk/>

The regular giving to Toybox using Eric and his pig family is a good way to keep children's focus on world mission. Worship leaders should regularly include reference in the services. We agreed that Toybox should be our Christmas Charity Appeal for 2024.

**IcFEM Dreamland Mission** - [www.dreamlandmission.org](http://www.dreamlandmission.org)

We have personal connections with Kenyan Mission known as IcfEM (Inter-Christian Fellowships' Evangelical Mission) through Laurie, Karen and Glynis who returned to Kenya from 14th October to 1st November this year. The UK charity which supports work in Kenya is now a CIO called IcfEM Dreamland Mission, so named because the land where the hospital and school are built was donated to the mission as a result of a dream by the landowner! Two presentations were given to the church (in September and on our return in November, plus an open meeting on a Tuesday evening in November, attended by a number of people from the local community. The Stable Cafe has regularly raised funds for Dreamland Hospital.

**OTHER OVERSEAS MISSIONS** for occasional, one-off focus include:

**TEAR Fund** - <https://www.tearfund.org/>

Gaynor supplies regular magazines to the congregation. Occasional updates might be given in services. The TEAR Fund Big Quiz was held on Saturday 16th November.

**Hope Now** - working in Ukraine. Occasional updates to be brought by Gaynor.

**TWAM (Tools with a Mission)** - collecting and distributing unwanted tools for use by tradespeople in Africa. There is now a new local collector in Langport, so anyone wanting to dispose of any old tools, including sewing machines, carpentry or engineering tools can speak to Laurie for details.

Shoe Boxes - No organised collection at FBC this year, but anyone who wanted to provide a shoe box, was linked to other local churches who were collecting.

**Romania** - Ian & Joan have many years' experience of working in Romania. Possible future talk/presentation?

**REGULAR LOCAL MISSION** we support includes:

**The Stable Cafe** - this is the main outreach focus of the church in our village

Contact Lunches - Monthly lunches for single people

**Baptist Home Mission** - the work of the Baptist family in the UK

**Safe Families** - after a recent presentation at church, Safe Families are holding regular team meetings in The Stable and at least one FBC member is getting involved.

**Re-Engage teas** for elderly - We host afternoon tea in The Stable a couple of times a year.

*Laurie Burn*

### ● **The Stable Annual Report**

2024 was a very good year for us, we recruited 4 new volunteers, bringing our workforce up to 22. We have 4 regular bakers, although this means we do have to buy in cakes periodically from 2 fairly local ladies.

A big change to our routine was learning how to use the new coffee machine, a bit daunting for some of us but so worthwhile. We are always looking to improve our products and have extended our range of paninis and Gluten free goods.

Our walls have been decorated by local artists this year, in June we held a Children's Art competition, from the village and neighbouring schools.

We had a couple of large expenses this year!

1. A Barista coffee machine

2. Repair to the Church drains
3. New decking and chairs which have meant the garden is used much more.
4. Replaced the sail cover.

See finance report for costs.

### **Gifts**

At the end of the year we sent £500 each to :-

Water Aid

World Vision

Bristol Heart Foundation

Bold and Brave Taunton (Young Somerset)

### **Our Tips**

RAFT £400

Safe Families (see Finance report )

Our MacMillan Day in September raised £200 with the daily takings and the donation box.

Twice a year we host an afternoon tea for a group of people from the Somerton area, (Re-Engage) this is very popular and we may have to consider moving into the Church building if numbers continue to grow.

In December we hosted our first Sunday morning outreach, by opening the café and streaming the service from next door, offering free coffee and cake (donations accepted).

We continue to serve our local residents and visitors passing through.  
It is a privilege for me to be involved in this outreach.

*Glynis Boucher.*

### **● Children and Youth Work Report**

We continue to build our children's & young people's work (CYP) around our "Values Statement" which focuses on 7 values of the Christian faith: Love, Gratitude, Self-Worth, Belonging, Forgiveness, Creativity, Purpose. We are very grateful to all those in the church who volunteer to help with our CYP work. It is important that we pass on these healthy values to the next generation, give them good role-models to learn from, and point them to the love of Jesus. All volunteers are DBS checked and informed of our Safeguarding Policy.

### **Sunday Morning**

The Sunday morning children and youth work ("Sunday Rocks") has continued in the form of two age groups who meet in the two adjoining rooms upstairs. All ages join the main service to begin with where there is usually a children's talk of some sort. Part way through the service they go to their groups upstairs, which are led by at least two adults.

The younger group have continued following the "Aslan" Bible lesson material which gives outlines and ideas for each session based on a Bible passage. Leaders are free to use this or do their own thing.

The older group have a less structured, more conversational format where leaders encourage them to share and talk about whatever they want. As a leadership we have discussed during the year whether video content such as The Bible Project or Youth Alpha would be a better basis for discussion.

In the first half of the year we tried a new format with the older group for the first Sunday of each month. The group (named "TEN30") met in The Stable cafe from 10:30am. Hot and cold drinks and some form of light breakfast was provided (e.g. pancakes, waffles, toast). Games/activities were available and discussion was encouraged. Again, the approach was intentionally informal, allowing the youngsters to ask their own questions about life and faith. After trying this for 6 months it was reviewed and decided there was not sufficient energy for the new format to continue at present.

After the summer break the church leadership spent time discussing the way forward for our engagement with the younger generation. It was recognised that times have changed significantly and the social structures young people grow up within today are very different to the past. Connection with church and religion needs looking at in a fresh way. Discussion is ongoing about how we best go forward.

These discussions opened up a broader question about church's engagement with the local community and families in particular. From this the new "Stable Sundays" idea came about where the cafe is opened on the first Sunday of each month alongside church as a way to better use this God-given resource for all the community. Although Stable Sundays are about everyone in the local community it is hoped it will offer a more flexible approach to Sunday mornings for families and young people who may find the space more accessible. Stable Sundays will replace the All-Age services which had been held on each third Sunday of the month.

### **Thursday Youth Cafe**

After a break at the beginning of the year, Youth Cafe was re-launched in the spring. Posters and fliers were sent to nearby schools and other local places. Numbers have been encouraging since re-opening with around 4-6 young people present most Thursday evenings, though occasionally more.

### **Art Competition**

The Stable held an art competition for children and young people in the spring, on the theme of "Nature". This was very successful with a good number of entries. Some local schools included it as part of their art lessons. A local artist helped judge the winning entries in three age brackets and the winners gathered with their families at The Stable to receive their prizes (Hobbycraft vouchers). The exhibition was a great way to celebrate and encourage young artistic talent in the area and also focus on the importance of the natural world around us.

*Matt Cottington*

● **Contact Lunch Report**

The lunches which have been running for just over 6 years continue to be well received by those who attend.

For those of you who like numbers, I have worked out that we have served 191 meals this year. Numbers have been low some months as guests for various reasons have had to cancel, sometimes at short notice. For several people we have supplied a 'home delivery service'!

The lunches are open to all who live on their own in the village or for church members who live alone, wherever that might be and are held on the 3<sup>rd</sup> Tuesday of each month.

As folk get older, several find it more difficult to attend. We are very grateful to Wendy Cutts for obtaining a wheelchair that can be used by anyone attending church-based functions. Unfortunately, the person who we hoped to be able to use it to get into the lunches has been unwell since we have had the chair and so it has not been tested out!

If you know of anyone who would benefit from these lunches, please tell them about these get-togethers. They are good value (I think) at £4 for a cooked 2 course lunch followed by tea or coffee.

Thank you to all the helpers who come month by month to serve the guests and make them feel welcome.

*Karen Burn*

● **Men On Thursday (MoT) Report**

Another rather peaceful year after the past years of Covid precautions and a pleasure to be able to meet and share time in fellowship with other men. Our time together admittedly tends to be a time when we can discuss matters ranging from the extremes of world affairs to matters which perhaps more directly affect the fellowship and ourselves. We tend to be rather thin-on-the-ground at times though there are usually three regular 'gents' and another one or two a little less frequently. A visit to Yeovilton was organised this year though a couple of folk missed it for various reasons and so look forward to going in the near future.

*Paul Douglass*

● **Women On Wednesday (WOW) Report**

January

Janice left as leader of WoW due to other commitments. We carried on for the rest of the year with various ladies leading.

Studies: One week discussing what we would study., one week praying and sharing.

February and March

We watched and discussed the film "Chocolat" and studied a Lent course alongside it.  
Led by Margaret and various other ladies.  
Prayer and share nibbles.

#### April, May and June

Prayer and share Easter nibbles.  
We watched and discussed the film "The War Room"

Completed a 15 week study by Bill Hybel titled. "Too busy not to pray" Led by Lorna and various other ladies.  
Various prayer and praise mornings.

#### July and August

We went to Yandles cafe for coffee and cakes.  
We made clay crosses and pots led by Vicki.

We had lunch together at Monkton Elm Garden Centre. We then had a 7 week summer break. During this time we met for tea/coffee, chat and prayer in various houses

#### September

We decorated the church for harvest festival.  
Finished painting our clay crosses and pots.  
We took down all the harvest decorations.

#### October and November

"Through the Word" study led by Lorna and various ladies.

Prayer and share.

#### December

Decorated the church for Christmas  
Chose a hymn or prayer to share, showing the goodness of God.  
Christmas lunch together in the local pub.

*Mary Peto*

#### ● **FIVEHEAD FOLK NIGHTS Report**

Laurie and Karen have been running Folk Music Nights in Fivehead since 2017, originally meeting monthly in The Crown Inn. However, in April 2024 the then landlords of the pub cancelled our booking, so we asked the Deacons if we could meet in the Baptist Church instead. This proved so popular that we have moved permanently to the church as it has better acoustics, more room and more comfortable seating. The church members agreed to this, subject to a no-alcohol policy.

Instead we have a coffee bar, run by Karen, Glynis and Anne, which covers the cost of using the building.

On the second Saturday of each month we start at 7.30pm with "floorsingers" - i.e. anyone who turns up can sing or play - then at 9.00pm we have an invited guest artist or group who sing/play until 10.00pm. Music has included talented local groups such as Arquebus (lively 3 piece band playing Klezma music, plus original songs and tunes), Tim O'Dowd & Alex Percy with a fantastic Irish Night on Uilleann pipes and guitar, plus a surprise young Irish dancer, David & Issy Emenev from Cheddar (traditional English and original story songs) and the unique duo Wildwood Jack. Our December evening guest was Cord of 3, comprising members of the worship group from St John's Church Yeovil. Guest artists are paid by voluntary donations from the audience.

The church also gave permission for us to hold an extra Christmas concert with the wonderful Devonian singer Jim Causley, who brought us his delightful "Causley Christmas" concert of local folk carols, stories, songs and poems by his relative, the Cornish poet Charles Causley.

These Fivehead Folk Nights are not an "official" church activity, nor specifically "Christian" but they bring in audiences of 30+ (sometimes over 50!) local people and provide opportunities for engaging in relationships and conversations with a wide range of people. On numerous occasions, people ask questions about the church and our faith, so I am grateful that the church permits us to meet. In my book, this is very much a gospel activity!

*Laurie Burn*

#### ● **Safeguarding**

Safeguarding within the church is led by our Safeguarding Team which includes:

**Anne Burnham** (Safeguarding Trustee)

**Laurie Burn** (Designated Person for Safeguarding)

**Paul Douglass** (Designated Person for Safeguarding)

**Ruta Lusite** (Deputy Designated Person for Safeguarding)

Disclosure and Barring Service (DBS) checks are carried out for all who are involved with the young people in any way, including those helping in the Stable as there are sometimes young people who help serve in there. Safeguarding is not limited to ensuring the safety of young people, but can be applied to all ages and if you have any concerns, please don't hesitate to talk to one of those named above or our Pastor, Matt Cottington.

### **Policy Statement on Safeguarding Children in Fivehead Baptist Church**

**(referred to as "the church" in the Policy Statement)**

**This statement was agreed at the church meeting held on 16th June 2015.**

It will be read annually at the Annual Church Meeting where progress in carrying it out will be monitored.

In fulfilling the Church's vision:

- we welcome children into the life of our community
- have a programme of events for children
- make our premises available to organisations working with children

The church recognises its responsibilities for the safeguarding of all young people under the age of 18 (regardless of gender, ethnicity or ability) as set out in The Children Act 1989 and 2004, Safe from Harm (HM Government 1994) and Working Together to Safeguard Children (HM Government 2013).

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 the following policies and to the development of procedures to ensure their implementation.

#### **Prevention and reporting of abuse**

It is the duty of each church member to prevent the physical, sexual, emotional and spiritual abuse of children. It is the duty of each church member to respond to concerns about the well-being of children and to report any child abuse disclosed, discovered or suspected. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.

#### **Safe recruitment, support and supervision of workers**

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

#### **Respecting children**

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

#### **Safe working practices**

The church is committed to providing a safe environment for activities with children and will adopt ways of working with them that promote their safety and well-being.

#### **A safe community**

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

## Fivehead Baptist Church

## Receipts &amp; Payments Accounts for the year ended 31 December 2024

	Unrestricted Funds	Restricted Funds	Stable Funds (restricted)	Total Funds	
				31/12/2024	31/12/2023
				£	£
<b>Receipts:</b>					
Weekly offering/Regular gifts	32964.00			32964.00	31849.00
Childrens collections/Toybox	14.00			14.00	43.00
<b>Miscellaneous Receipts:</b>					
BMS Birthday scheme	175.00			175.00	70.00
Special Offerings	4559.00			4559.00	892.00
Hire Church Premises	910.00			910.00	166.00
HMRC Gift Aid	15734.00			15734.00	996.00
Miscellaneous income	635.00			635.00	0.00
Bank Interest	411.00			411.00	339.00
<b>Total Church Receipts</b>	<b>55,402.00</b>	<b>0.00</b>	<b>0.00</b>	<b>55402.00</b>	<b>34355.00</b>
<b>BUC Fund Interest</b>		<b>148.00</b>		<b>148.00</b>	<b>186.00</b>
<b>The Stable:</b>					
Stable Tips			599.00	599.00	715.00
Net receipts - The Stable	20,573.00			20573.00	14817.00
	<b>20,573.00</b>	<b>0.00</b>	<b>599.00</b>	<b>21172.00</b>	<b>15532.00</b>
<b>Gross Income</b>	<b>75,975.00</b>	<b>148.00</b>	<b>599.00</b>	<b>76722.00</b>	<b>50073.00</b>
<b>Payments:</b>					
Ministry salary, pension contributions & expenses	25701.00			25701.00	23626.00
Manse: Water rates, Council Tax & Insurance	8722.00			8722.00	3471.00
Church maintenance, cleaning & admin expenses	4653.00			4653.00	8849.00
Mission	5334.00			5334.00	4855.00
Youth & childrens work	207.00			207.00	244.00
<b>Total payments</b>	<b>44,617.00</b>	<b>0.00</b>	<b>0.00</b>	<b>44617.00</b>	<b>41045.00</b>
<b>The Stable:</b>					
Donations from Stable tips	509.00		599.00	1108.00	1070.00
Stable Café donations	0.00			0.00	4000.00
Stable Café Utilities, Consumables, Isle Abbotts	25,508.00			25508.00	10645.00
	<b>26,017.00</b>		<b>599.00</b>	<b>26616.00</b>	<b>15715.00</b>
<b>Gross Expenditure</b>	<b>70,634.00</b>	<b>0.00</b>	<b>0.00</b>	<b>71233.00</b>	<b>56760.00</b>
Net Income/(Expenditure)	5,341.00	148.00		<b>5489.00</b>	<b>-6687.00</b>
Cash funds at previous year end	45,393.00	6,467.00		<b>51860.00</b>	<b>58547.00</b>
<b>Cash Funds at year end</b>	<b>50,734.00</b>	<b>6,615.00</b>	<b>0.00</b>	<b>57349.00</b>	<b>51860.00</b>
<b>Cash &amp; Bank balances:</b>					
Nat West Bank - General fund	28,772.00			28772.00	28361.00
Nat West Bank - The Stable	6,800.00			6800.00	12412.00
Co-operative Bank	15,162.00			15162.00	4620.00
BU Corporation Account		6,615.00		6615.00	6467.00
	<b>50,734.00</b>	<b>6,615.00</b>	<b>0.00</b>	<b>57349.00</b>	<b>51860.00</b>

**Independent Examiner's report to the trustees of the  
Fivehead Baptist Church**

I report on the accounts for the year ended **31 December 2024**

**Respective responsibilities of trustees and examiner**

The Church trustees are responsible for the preparation of the accounts. The Church trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the Charities Act)) and that an independent examination is required instead.

It is my responsibility to:

- examine the accounts under Section 145 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 the independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 statements below.

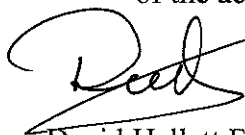
**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Hallett FCA  
Read & Co Chartered Accountants  
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16 January 2026

**FIVEHEAD BAPTIST CHURCH - MANSE FOR THE MINISTER**

England & Wales - Charity number 238649

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# Accounts

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## **Fivehead Baptist Church ANNUAL CHURCH REPORTS Jan 2023-Jan 2024**

### **Minister's Report 2024**

As we look back over 2023 we are thankful to God for his grace and provision throughout another year.

The regular church activities have continued – Sunday Morning Worship, Sunday Rocks, Cafe Church, Tuesday Bible Study, St. Martin's Close Discussion Group, Contact Lunch, Craft Group, Women On Wednesday, Men On Thursday, The Stable & Youth Cafe. In addition to this the monthly Saturday Men's Breakfast was relaunched in March and has been very well attended each month. Some of the younger guys enjoyed a board games evening organised by Ben Powell, which we hope to do again. At the end of the year a new Thursday afternoon prayer time was started with a focus on the children and young people. At the heart of all this is the real point of church: we gather together as people following Jesus, supporting each other, and sharing his love with others.

During the year we paused to remind ourselves of this central purpose, asking "Why Church?" It was a very helpful time to reflect on our purpose. Two main things emerged from our discussions: we GATHER together to be filled with Jesus, and we GO out into our community to share Jesus. This twin purpose of "gathering and going" is helpful to keep in mind in everything we do as a church. Alongside this we particularly spent time in Paul's letter to the Colossians which reminded us to keep Jesus at the centre of everything.

Some special events... In January some of the men met for a curry evening. In March we shared in a special Wedding Anniversary celebration with Dave & Daisy Di. At Easter we enjoyed a Tenebrae style service on Maundy Thursday (led by Vince) before our usual Easter Sunday celebrations. During the year we had visits from missionary speakers from World Vision and Bethlehem Bible College. As part of an SWBA pulpit exchange we had Mike Sherburn visit us to share news of Watchet Baptist Church. Matt visited Taunton Baptist Church to talk about FBC. At Harvest we supported Operation Agri. We held a Tearfund Big Quiz in October. Chris Bowater visited us in October to lead a Sunday service and to give some teaching on leading worship. On Remembrance Sunday we joined with St. Martin's Church for a shared service. For Christmas we had a full church for our carol service and also held family services on Christmas Eve and Christmas Day.

New people have joined us as regulars this year and we welcomed Jill Simon and Ian & Joan Sherwood into membership. Dilla Davis became a deacon, joining the leadership team. Paul Douglass decided to retire from the deaconate when his term ended – we are very grateful to Paul for all his wisdom and input on the leadership over the years.

We said goodbye to Hilary Wotton who passed away in September and John Woodhill who passed away in October. They are both missed by the fellowship but we know they are with the Lord and we look forward in the hope of resurrection.

The church Mission Team has been re-established to keep a focus on Mission. The team is made up of Matt Cottington, Laurie & Karen Burn, and Pete & Gaynor White.

Laurie Burn also joined the Safeguarding Team which now made up of: Paul Douglass, Ruta Lusite, Anne Burnham, and Laurie Burn. Levels 2 and 3 Safeguarding training was completed by three members of the church leadership this year (Matt, Dilla, Anne).

Debs Powell and Sarah Cottington also attended a course on Youth Work organised by SWBA and Youthscape. This has prompted some good discussion on the future of our youth work at FBC which we hope to launch in a new format in 2024.

During the year Matt continued with some extra studies towards his national accreditation with BUGB. Although Matt has been an ordained minister for more than 20 years he wanted to transfer his accreditation to the Baptist Union since joining them a few years ago. Having completed the extra studies Matt attended "Ministerial Recognition" days

in November and was accepted as a nationally accredited minister following these interviews. Matt is very grateful to FBC for supporting him in this process and is delighted to receive national accreditation.

As The Stable report will show, it has been a very encouraging year for the cafe. The Stable has been very busy and was featured in an SWBA mission stories video. We have also been able to host a new Mental Health Support Group which started in November as well as continuing to host the Re-Engage Teas and Macmillan coffee days. This is in addition to the usual charitable giving and Youth Cafe evenings (see The Stable report).

Towards the end of the year our church website and logo were redesigned and updated. We are very grateful to Ben Powell for helping us with this.

It has not been an easy year for some in our fellowship. A fair number of people have been through health issues, treatments, bereavements, hospital stays, and other health concerns. The support and prayers of the church family are so important at such times.

There is much more that goes on week-by-week besides what is mentioned here. We are grateful for all the time, energy, love, and prayers everyone gives to church life and to helping each other on our journey of faith.

As we look back in gratitude to God for his grace in 2023 we also look ahead in faith for the year ahead.

Pastor Matt Cottingham.

## **Secretary's report Jan 2023-Jan 2024**

Once again, much of my report would echo the pastor's report and indeed, other areas of church life, but I will endeavour not to duplicate!

Our Midweek fellowships in various homes and in The Stable occasionally have been following a pattern of prayer, study and fellowship, with the study mostly around questions arising from the Sunday's teaching. This is particularly helpful when some have been involved in Children's work, or away and unable to present for the sermon ( although the sermon is usually available via the church website). Having tried to maintain two groups on a Tuesday evening, this was not always viable, so we have returned to one group. The single group is often quite large, but discussion still flows well. Wow meet on Wednesday mornings and a further group on Tuesday afternoons follow a different study pattern.

Zoom is still a useful tool for services as people are very sensible when feeling poorly. It also includes those who are unable to travel to the service. A weekend away has not been practical, but various picnics, bring and share lunches, TEAR fund quiz and other gatherings have been fun social occasions.

Numbers in many senses are unimportant, but we do need to keep records and we currently our membership stands at 40 members and 1 junior member. However, we have many more meeting together and contributing to Church life.

We are also delighted to report that Matt has now received National Accreditation as a Baptist minister.

It is always positive to work with the Parish church for the annual Remembrance service, we hope to have a joint Palm Sunday event this coming year too. We also work with members of the Anglican community and other villagers next door in The Stable

Each year, as I compile these various reports I continue to be thankful and marvel that a small rural Fellowship does so much. This particularly applies to the work in The Stable where we welcome so many during the week and provide a safe and welcoming space for local teenagers too. My desire and prayer remains that everyone will use the huge number of varied gifts that God has given us and that we will act upon the opportunities that God provides, so that FBC does make a difference in our communities.

**Judy Male**

## Mission Team Report 2023

*"It is the duty of every member to take part in the evangelisation of the world."* (Baptist Union Declaration of Principle)

Matt asked me to convene a meeting of the Mission Team whose primary aim is to review all the main mission organisations currently linked to FBC and to propose which ones should be regularly supported by the church. Secondly, our brief is to plan how and when up to date information about each mission would be communicated to the church.

The first meeting of the new team was held on 9th June and the team comprises Laurie & Karen Burn, Matt Cottingham and Pete & Gaynor White.

### International Mission:

**BMS World Mission** - This is a specifically Baptist mission, funded from 5% of our church budget income. Laurie was asked to invite BMS employee Ruth Whiter (from Totterdown Baptist Church, Bristol) to visit one Sunday. This visit is planned for February 3<sup>rd</sup> 2024.

**Operation Agri** - another Baptist mission, formerly the Baptist Men's Movement, was proposed for the 2023 Harvest Appeal (Tanzania) on 17th September.

**TEAR Fund** - Big Quiz was organised on 7th October.

**HOPE Now (Ukraine)** - Pete & Gaynor were to organise another collection of items, but this was cancelled due to new import restrictions.

**IcFEM Dreamland Mission (Kenya)** - A presentation of the work, including the Hospital and School was given by Laurie & Karen on 2nd March 2023. A future mission visit is being planned for late October 2024 with FBC folk invited. So far, Laurie, Karen and Glynis are going. [www.icfem-mission.org](http://www.icfem-mission.org)

**Tools with a Mission (TWAM)** – The local collector in Westport has ceased collecting.

**Toy Box** - Gaynor to bring recent news of a new child ambassador during a short input in morning service. A special offering was taken at our Christmas Carol Service.

**World Vision** - Matt Hyam spoke at FBC on September 10<sup>th</sup>.

**The Leprosy Mission** - Gaynor to organise occasional sale of goods.

**Wycliffe Bible Translators** – We have contact with Will & Judith Sawers who are involved in Bible translation in several languages in the Central African Republic.

February 24th 2024 - to be an all-age service with World Mission focus.

### Local/National Mission:

**Baptist Home Mission** - (funded from 5% of our budget income). A new SWBA (South West Baptist Association) video featuring The Stable was released during the year.

**The Stable** – is our main local mission outreach and regular updates should be given to the church.

**Contact Lunch** - monthly outreach for local people living alone.

**Re-Engage Teas for the elderly** – A short notice tea was arranged in The Stable on Sunday 11th June and proposed dates for 2024 are planned on the afternoons of February 11<sup>th</sup> and July 14<sup>th</sup>.

**Good News for Everyone** - Peter Yaxley keeps us updated with this work of distributing scripture, formerly known as Gideons UK. See Below

**Laurie Burn**

**Good News for Everyone** (formerly Gideons) Chard Branch 2024: We have had some very interesting and rewarding visits this year after the Covid restrictions were lifted. The main event was a visit to each of the residential / Care homes in the Ilminster area. Usually in teams of two, the welcome was almost overwhelming due to them missing us for a couple of years. We went all bright eyed and bushy tailed, quite a site! Besides Bibles in various formats we had Key Worker Testaments for the staff with a special cover. To celebrate the Coronation of King Charles 111 and Queen Camilla a special edition PWT was produced, these were particularly well received as gifts from Grandparents to their grandchildren. HOPE magazines went like hot cakes in all our usual outlets and were a most useful starting point in our one to one conversations. One young husband we met for a second time and he asked for a complete Bible and Bibles for each of his children. The children's school has been given a class set of the Discover magazine. This publication is subtitled "Exploring the Bible" and has also been warmly welcomed by the head teacher at Huish Episcopi

Primary school. We joined with Taunton GNfE to help man the Christian Marquee at Taunton Flower Show. Very recently we have been able to present both NT's and Discover magazines in the Ukrainian language to the group who are living with families in the Langport wider area. A very moving occasion that reduced me to tears, their stories: sorry are so !!!!! Please do speak to me about "our work". The fields are ripe for the harvest but the harvesters are so few. Come and join us. **Peter Y.**

## **Stable Report 2023**

As ever we are grateful to our volunteers from the church and surrounding villagers who serve and bake for us, without them we would not be able to open as many hours.

At this time we have 18 volunteers, some twice a month, others once per week and a few of us who have more spare time fill in the rest. New volunteers are always welcome.

### **Donations**

In 2023 we gave our end of year profit of £4000.00 split equally between overseas and local to:

Dreamland Mission Hospital Kenya	£1000.00
World Vision	£1000.00
Adventure Therapy	£ 500.00
Greatwood Christian Centre	£ 500.00
Youth for Christ (Taunton)	£ 500.00
Bibic	£ 500.00

Village defibrillator maintenance £ 300.00

Our annual MacMillan day raised £361.00 a record!

Our tips are always donated to various causes both home and abroad. The total given away since we opened is in excess of £16,000.00.

We still have enough in our reserves to buy any replacements for equipment etc,

We anticipate a large commitment in 2024 as the drains need a major overhaul.

Our garden is still well used when the weather permits. We have installed 2 new decking areas this year, one between the Stable and access ramp, and the other on the left hand side of the steps, where the ground was very uneven. We would like to thank Laurie and Adrian for making this possible.

We continue to provide a welcome to customers and a safe place for teenagers at Youth café. Occasionally we have been able to offer prayer and more direct help to our customers. We are always pleased to open our doors to the village for other activities. More recently, providing a venue for a fortnightly mental health group.

**Baking** We currently have a 4 week baking rota ( more bakers provide occasional cakes and help to stock our freezer. We would always welcome more contributors.) A decision was made in November 2022 to pay our bakers, as they are now providing a minimum of 4 cakes a week, all have given their services free of charge since day 1. With costs spiralling, the deacons agreed a small fixed payment of £30.00 each time.

Due to the increase in visitors our decision last year to buy a new tall freezer has proved invaluable.

2023 has been another record year for us, financially and meeting lots of new customers.

**Post Office counter:** We are sad that the directors of the Post Office decided that it wasn't viable to continue visiting on Thursday afternoons. We had offered our premises free of charge for approaching 5 years.

**Glynis Boucher.**

## **Children & Youth Work Report 2023**

In April this year we produced a “Values Statement” for the children’s work at FBC. This gives an outline of the values we want to pass on to children and is helpful for leaders and for parents who want to know what the children will be taught. The 7 values are: Love, Gratitude, Self-Worth, Belonging, Forgiveness, Creativity, Purpose. A copy is attached to the reports.

**Sunday Morning:** The Sunday morning children and youth work (“Sunday Rocks”) has continued in the form of two age groups who meet in the two adjoining rooms upstairs. The youngsters join the main service to begin with where there is usually a children’s talk of some sort. Part way through the service they go to their groups upstairs, which are led by at least two adults. Once a month (usually the third Sunday) we have an all-age service.

The younger group have been following the “Aslan” Bible lesson material which gives outlines and ideas for each session. Leaders are free to use this or do their own thing.

The older group have a less structured, more conversational format where leaders encourage them to share and talk about whatever they want. During the year we put up the old snooker table which seems to be popular, as well as the Nintendo Wii games console.

During the year Debs Powell and Sarah Cottington attended an SWBA Youth Leaders training course called “Youthscape Essentials”. The course encouraged leaders to think about the different circumstances, assumptions, and challenges facing young people today. It also challenged leaders to think about the need for new and fresh approaches to youth ministry. This prompted some very helpful discussion together with Matt and the Deacons who all share a concern for the future shape of youth work at the church. Towards the end of the year it was decided to ask Debs and Sarah to come up with a new format for the youth work which can be tried for 6 months. Debs and Sarah have suggested a new format of Sunday “YP Chill Zone” in the Stable rooms. This will be complemented by “Dig Deeper” activities and events on other days (bible study / small group / youth alpha / interest specific courses etc) and hopefully attending some Christian camps as well. The new format is planned to begin early in 2024 and will be advertised locally once up and running. It was emphasised that prayer is vital and a new Thursday afternoon prayer time has been started in the Stable each week to pray for the children’s and youth work at FBC.

A copy of the “FBC Youth Work Vision” is attached to the reports.

**Youth Café:** Thursday evening Youth Cafe at The Stable has continued through 2023. Attendance at the group varies anywhere from 2 – 10 young people. There have been some new faces join the group. The new rules put in place seem to be working well, ensuring we know where everyone is and setting out some guidelines for behaviour. We also bought some new games for them to use. The young people enjoy coming to the cafe. During the year we were able to take 18 youngsters, including some from Youth Cafe, to a “Living Out Loud” Christian event in Taunton which was organised by Youth For Christ.

**Matt Cottington**

## **Contact Lunches 2023**

The contact lunches, which have been running since October 2018 are open to anyone living on their own in Fivehead or anyone attending church who lives alone and are held on the 3<sup>rd</sup> Tuesday of each month.

As the name suggests, it provides a place where people can have a hot meal and meet with others.

We have managed to serve lunches each month this year with no problems of covid, heatwave or lack of kitchen that we encountered in 2022.

The average number of guests is 12, though some months we have catered for 16, not counting the cooks and helpers. We have welcomed 2 more regular guests this year but there is always room at the table for others to join us.

The price of the meal is £4 (an increase from 2022), though many guests pay more. As a result of their generosity it has enabled us to buy some kitchen utensils and we now have 2 large slow cookers that we use. Donations towards energy have been made to the church and a cheque for £59.46 went to Crisis to allow 2 guests to have a Christmas lunch and to access the services Crisis offer.

The new double oven purchased by the church at the beginning of December meant that cooking the 2023 Christmas dinner was not quite the logistical problem that it has been in previous years!

Many thanks to all who help make these lunches such enjoyable occasions. **Karen Burn**

## **Men On Thursday (MoT)**

With the ability to freely meet together after the Covid precautions, it has been a pleasure to be able to spend time in fellowship with other men and passing the time together on Thursday mornings in the Stable. Though a rather depleted number at times and on one occasion being a case of Man on Thursday enjoying coffee, it has been good nonetheless to be able to spend time in fellowship and discussion together. Whilst in previous years we have been able to take day trips to places of interest, it is to be hoped that we might be able to do so again in the not too distant future. PD

## **WOW Report 2023 (Women on Wednesday)**

In January 2023 Dilla was leading WOW on the Old Testament.

February, we studied the Jewishness of Jesus.

March, we had a visit from Dilla's friend Jilly. She led a day on Israel. Ladies from other churches were invited to attend and we shared lunch together.

We were also asked by Matt if we as a group would lead the All-age service for Mother's Day. I asked Vince to put together 3 sketches from Mary and Elizabeth's perspective from heaven.

In May, Dilla took the decision to step down from leading. It was put to a vote and I; Janice was asked to lead. Initially I suggested we studied the book of Jude. As I was on holiday Greta lead the ladies. Due to us moving house, Dilla lead the following week on James.

"We took a break until September. During this time, I suggested we draw up a Covenant so that WOW would be a place of safety where all the ladies could feel able to share. I shared this with all the ladies and the feedback was positive from all those that replied. Each of the ladies were given a copy and we have one laminated in the room."

We started back in September and studied a book on 'The Beatitudes' which had been used for the Bible Study in Spring Harvest.

In November we spent one morning watching a film called 'The War Room'. It's a lovely film on the power of prayer. We then decorated the Church for Christmas. Our last week was spent as a coffee and chat at Yandel's in Martock. The Ladies then agreed to start 2024 studying the Old Testament prophecies on Jesus.

**Janice Carrington**

## **SAFEGUARDING**

Safeguarding within the church is led by a small group which includes Anne Burnham, the Safeguarding Deacon, Laurie Burn, Ruta Lusite and Paul Douglass. Disclosure and Barring Service (DBS) checks are carried out for all who are involved with the young people in any way, including those helping in the Stable as there are sometimes young people who help serve in there. Safeguarding is not limited to ensuring the safety of young people, but can be applied to all ages and if you have any concerns, please don't hesitate to talk to one of those named above or our Pastor, Matt Cottington.

### **Policy Statement on Safeguarding Children in Fivehead**

#### **Baptist Church**

**(referred to as “the church” in the Policy Statement)**

**This statement was agreed at the church meeting held on 16<sup>th</sup> June 2015.**

It will be read annually at the Annual Church Meeting where progress in carrying it out will be monitored.

In fulfilling the Church's vision:

- we welcome children into the life of our community
- have a programme of events for children
- make our premises available to organisations working with children

The church recognises its responsibilities for the safeguarding of all young people under the age of 18 (regardless of gender, ethnicity or ability) as set out in The Children Act 1989 and 2004, *Safe from Harm* (HM Government 1994) and *Working Together to Safeguard Children* (HM Government 2013).

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 the following policies and to the development of procedures to ensure their implementation.

**Prevention and reporting of abuse** - It is the duty of each church member to prevent the physical, sexual, emotional and spiritual abuse of children. It is the duty of each church member to respond to concerns about the well-being of children and to report any child abuse disclosed, discovered or suspected. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.

**Safe recruitment, support and supervision of workers** - The church will exercise proper care in the selection and appointment of those working with children, whether paid or volunteer. All workers will be provided with appropriate training, support and supervision to promote the safekeeping of children.

**Respecting children** - The church will adopt a code of behaviour for all who are appointed to work with children so that all children are shown the respect that is due to them.

**Safe working practices** - The church is committed to providing a safe environment for activities with children and will adopt ways of working with them that promote their safety and well-being.

**A safe community** - The church is committed to the prevention of bullying of children. The church will work to ensure that the behaviour of any who may pose a risk to children and young people in the community of the church is managed appropriately.

## Financial Report as at: 31<sup>ST</sup> December 2023

Balances of church and stable accounts at 31<sup>st</sup> December 2023 (including adjustments paid in Jan '24)

Nat West deposit a/c	28,361.06
Church	4,911.00
Stable	11,225.42

The income and expenditure figures are almost identical to the previous year if you take into account that we are due approximately £7,700 back in Gift Aid in the next few weeks.

We also received £995 VAT refund from a charity that helps listed building refurbishments.

93% of our income comes from giving and Stable repaying Electricity & phone bills paid by church

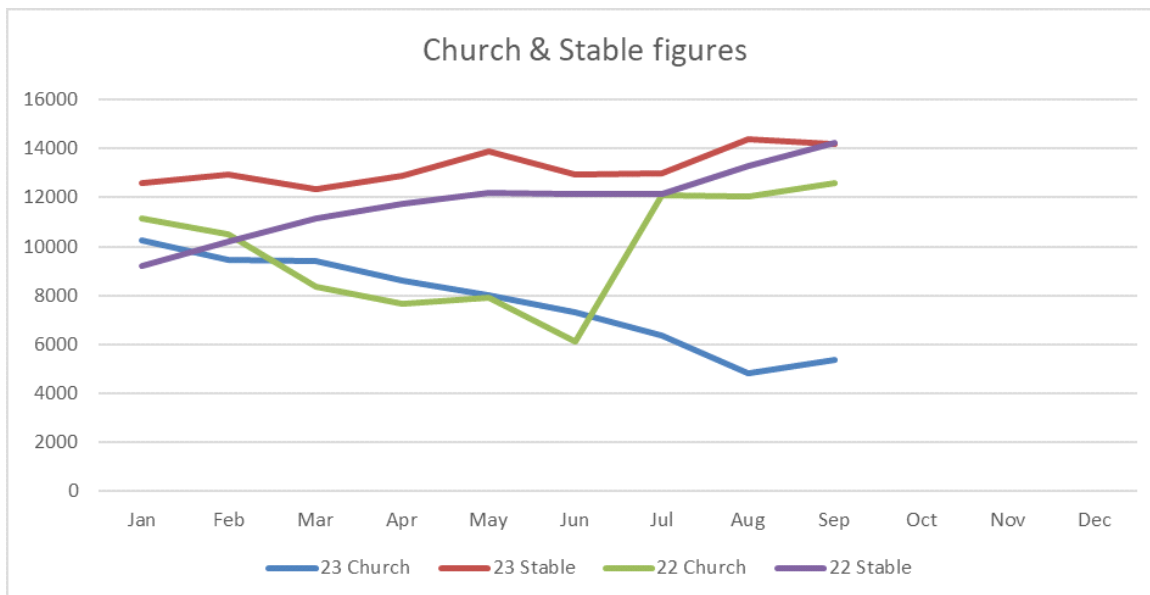
85% of our expenditure is on Ministry and maintaining our buildings

12% of our giving goes to Mission, approximately 10% to Baptist related mission.

The Stable has given over £5,100 away this year and still retains a healthy balance that will be needed in the coming year for drain maintenance.

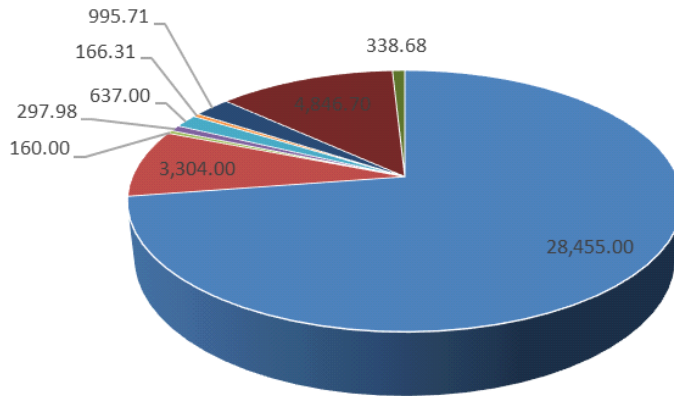
Overall, I think we are doing very well. My thanks go to Paul, Karen and others who count the cash on Sundays, Sheila who deals with Stable Cash and all the workers who do their best to fill in slips for various sale items.

**Vince Carrington**



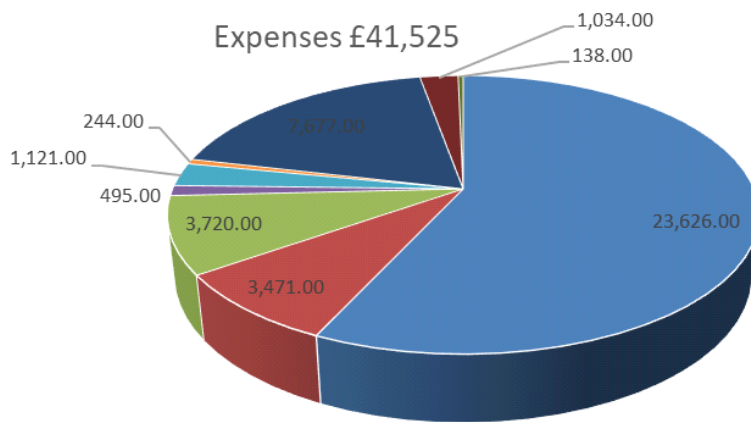
The following graphs show income and expenditure listed below:

### Income £39,201.38



- 72.6% Monthly standing order
- 8.4% Weekly cash & cheques
- 0.4% BMS Birthday (£90 sent direct)
- 0.8% Eric (Toybox)
- 1.6% Special mission donations
- 0.4% B'fast & Cntct lunch
- 2.5% VAT Refund
- 12% Stable
- 0.9% Interest on deposit a/c

### Expenses £41,525



- 57% Ministry
- 8% Manse
- 9% BMS Home and Abroad
- 0.2% Toybox
- 3% Special missions
- 0.6% Children & Youth
- 18% Maintenance
- 2.5% Cleaning
- 0.3% Events



# Fivehead Baptist Church

Client Original

## Receipts & Payments Accounts

Period 1st January to 31st December 2023

<i>Receipts and payments</i>	Unrestricted funds	Restricted funds	Stable Funds (Restricted)	Total funds	Last year 2022
<b>Receipts</b>					
Weekly Offering/Regular Gifts	31,849			31,849	32,689
Children's Collections Toybox	43			43	150
Lee Abbey Church Outing	-			0	603
Cottington Family Gift	-			0	765
Misc Receipts				0	851
BMS Birthday Scheme	70			70	160
Special Offerings	892			892	3,298
Hire Church Premises/Contact lunch	166			166	105
Other receipts	-		0	0	429
Gift Aid Tax Refund	996			996	6214
Bank Interest	339			339	61
Stable Utilities				0	0
<b>Total Church receipts</b>	<b>34,355</b>	<b>0</b>	<b>0</b>	<b>34,355</b>	<b>45,325</b>
<b>BUC Fund Interest</b>	<b>-</b>	<b>186</b>	<b>0</b>	<b>186</b>	<b>96</b>
<b>The Stable</b>					
Stable Tips			715	715	925
Nett Receipts: The Stable	14817			14,817	16,831
<b>Total Stable</b>	<b>14,817</b>	<b>0</b>	<b>715</b>	<b>15,532</b>	<b>17,756</b>
<b>Gross Income</b>	<b>49,172</b>	<b>186</b>	<b>715</b>	<b>50,073</b>	<b>63,177</b>
<b>Payments</b>					
BU Pension Defecit				0	1,880
Ministry Salary,pension cont. expenses	23,626			23,626	21,701
Church: Insurance Utilities etc	-			0	2,172
Manse: Maintenance,Improvements	-			0	1,422
Manse:Water,Council Tax, Insurance	3,471			3,471	3,180
Church: Maintenance, Improvements,Cleaning	8,455			8,455	1,662
Mission	4,855			4,855	8,002
Mission payments by Stable	-			0	1,580
Pulpit	-			0	100
Youth /Children's Work	244			244	139
Admin.:Accounts Exam,Copyright,BU Sub etc.	256			256	1,000
Miscellaneous, Tea, Coffee, Cleaning Mats. Etc.	138			138	0
Website, Podcast, Tech support	-			0	257
Deacons Retirement Gift	-			0	0
Covid Hardship Fund Donations	-			0	0
Church outing	-			0	728
Cottington Family Gift	-			0	765
Oddments Theatre	-			0	250
<b>Total payments</b>	<b>41,045</b>	<b>0</b>	<b>0</b>	<b>41,045</b>	<b>44,838</b>

<b>The Stable</b>					
Donations from Stable Tips	355		715	1,070	1,113
Stable Café Donations	4,000			4,000	3,374
Stable Café; Utilities; Consumables; Isle Abbots	10,645			10,645	11,343
<b>Total</b>	<b>15,000</b>	<b>0</b>	<b>715</b>	<b>15,715</b>	<b>15,830</b>
<b>Gross Expenditure</b>	<b>56,045</b>	<b>0</b>	<b>715</b>	<b>56,760</b>	<b>60,668</b>
<b>Net of receipts/payments</b>	(6,873)	186	0	(6,687)	2,509
<b>Transfers between funds</b>					
<b>Cash funds last year end</b>	52,266	6,281	0	58,547	56,038
<b>Cash funds this year end</b>	<b>45,393</b>	<b>6,467</b>	<b>0</b>	<b>51,860</b>	<b>58,547</b>
<b>Cash Funds</b>					
NatWest Bank: General Fund	28,361			28,361	28,022
NatWest Bank: The Stable	12,412			12,412	12,121
Co-operative Bank	4,620			4,620	12,123
Stable unbanked cash				0	0
Stable Float				0	0
Stable Tips				0	0
BU Corporation Account		6,467	0	6,467	6,281
	<b>45,393</b>	<b>6,467</b>	<b>0</b>	<b>51,860</b>	<b>58,547</b>

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

	Details	Unrestricted	Restricted	Total
Cash funds	NatWest Bank General Fund	28,361		28,361
	The Stable	12,412		12,412
	Co-operative Bank	4,620		4,620
	BU Corporation Account		6,467	6,467

Assets retained for the Charity's own use (Estimated Valuation)	Details	Funds to which asset belongs	Cost (optional)	Current value (optional)
	The manse	General	0	419,500
	Church Buildings	General	0	463,260
	Fixtures and Fittings	General	0	8,200
	Fixtures and fittings 'Stable Café'	General	0	3400

Liabilities	Details	Funds to which liability belongs	Amount due Optional	When due (Optional)
	Unpresented cheques	General	0	
	Baptist pension Scheme			
	Estimated Employer Debt	General	47,600	

Signed by one or two  
of the trustees  
on behalf of the trustees

Signature

Print name

Date of  
approval

*V Carrington*

Vincent Carrington  
(Treasurer)

**Independent Examiner's Report to the Trustees of  
Fivehead Baptist Church**

**Independent examiner's report to the trustees of Fivehead Baptist Church**

I report to the charity trustees on my examination of the accounts of Fivehead Baptist Church (the Trust) for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**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, 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**

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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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 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.



B Evans  
The Institute of Chartered Accountants in England and Wales

Somerset Accountancy Services Ltd  
22 Wessex Park  
Bancombe Business Estate  
Somerton  
Somerset  
TA11 6SB

Date: 12/2/2025

**FIVEHEAD BAPTIST CHURCH - MANSE FOR THE MINISTER**

England & Wales - Charity number 238649

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# Accounts

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## **Church AGM reports January 2023**

### **Pastor's Report 2022**

2022 was a busy and blessed year for Fivehead Baptist Church. We have many things to praise God for. A number of new people have joined us, both young and old (and in-between). We have seen opportunities to share the love of Christ within our local community. We have seen people come to faith and be baptised. We have also been able to share in the wider vision of the church worldwide.

For many of us a highlight of the year was Pentecost Sunday when we celebrated the baptisms of Jules, Jack, and Hetty. The power of God to change lives came through in the most wonderful way as we heard their stories of faith and saw them come up from the water as a symbol of their new life from God. Lives transformed through the love of Christ: this is what it's all about.

This baptism celebration at Pentecost followed on from another kind of "visual drama" in the form of Oddments Theatre's production of "The Road to the Cross" just before Easter. The play was well attended and Oddments put on a powerful re-enactment of the Easter story. Those few weeks of Easter-Pentecost were a real sign of God's grace to us all.

We have been able to share the gospel in so many ways this year, including a new Youth Group on Sunday afternoon who we took through the Youth Alpha course, and a new discussion group at St. Martin's Close community lounge exploring questions of faith. So far the St. Martin's group has discussed questions such as: What is Christianity? Who is God? Who are we? How should we treat others?

The children and young people's work is an area we've talked about through the year. Three main groups have emerged: Sunday mornings during the service, Sunday afternoon youth, and Thursday Youth Café. Each of these groups is somewhat different in its focus and purpose, and each group has evolved in terms of format as the year has progressed. The groups are usually well attended and we have seen much encouragement. We also had the opportunity to take the young people to a "Living Out Loud" event organised by Youth For Christ Taunton, which was a very enjoyable and beneficial time for them all.

In June we celebrated 10 years of The Stable Café being open. The Café continues to be a real blessing to the village community and we are so thankful to God that we can show his love in this way. The number of people visiting The Stable each week has increased significantly this year. It is thrilling to see so many people enjoying the café facilities, both during the day and for the Youth Café on Thursday evenings.

As part of the café's 10 year celebrations we opened the church building to display some of the many creative talents God has blessed us with in the church and among the café volunteers. The arts & crafts exhibition was very well attended and we were amazed at the variety of gifts people had on display. These creative gifts bring glory to God and are something everyone can celebrate.

The various regular church activities continue to be an important part of church life from week to week: Tuesday Bible Study, Women On Wednesday, and Men On Thursday. Contact Lunches once a month provide a valuable place of friendship and encouragement for local people who are living alone. In addition, a new monthly Craft Group has been started as a way to encourage people to get together informally and enjoy some art & craft ideas. As well as these regular activities we have also enjoyed occasional events such as a Steam Railway trip to Minehead, a Harvest Supper, the Tearfund Big Quiz Night, and other social get-togethers.

We continue to meet for worship on Sunday mornings as an essential part of our church life. We have looked at various parts of the Bible including Luke's Gospel and the book of Jonah. Once a month we have tried something different in the form of "Café Church" as a way of including the children and young people more in our services. We will continue to think about ways of doing this as we go forward into 2023. We have also been very grateful that our music group has expanded. Sundays are a vitally important time when the church family can join together to open our hearts to God's leading and to open the church doors to our community as we walk together on this wonderful journey of faith in Jesus.

During the year we have had visits from various overseas missions: STEP UK (Iraq), the Sawers (Central African Republic), the Demian family (Iraq), and Hope Now (Ukraine). We also continue our regular support of BMS and ToyBox.

We have been delighted to welcome 6 people into membership this past year and we continue to be grateful to all those who contribute to the life of the church in so many different ways, members or otherwise.

During the year we said “farewell” to Aston & Andrea Key who are moving to Cornwall. We will miss them very much. Aston’s role as church treasurer has now been filled by Vince Carrington (to whom we’re very grateful) and we look forward to Vince’s contribution as part of the Deaconate team.

2022 has not been an easy year for some. A number of people in the fellowship have had surgery, cancer treatment, other health concerns, or faced bereavement. We remember how important the church family is to support each other through such times. Hilary Wotton has now moved from her Fivehead bungalow into Abbeyfield Care Home, who are looking after her tremendously well. Although Hilary can’t join us in the church building on Sundays she is still just as much a part of our church family so please remember her in your prayers and pop in to visit her in Abbeyfield if you can. We were sad that Kathy Gash passed away in October. She was such a unique character and will be missed by us all.

We closed the year with a lovely Christmas celebration. The Carol Service was well attended with a good number of visitors, including some of our regular Stable customers, as we celebrated the birth of Jesus.

For me personally, it has been a privilege to serve as pastor of Fivehead Baptist Church for another year. I have also enjoyed contributing to the wider Christian community in South Somerset through ministers’ gatherings, outside events, and local school assemblies at Hambridge and Curry Rivel. In September I completed a unit of study in “Baptist History and Principles” through Bristol Baptist College. I thoroughly enjoyed the study, which is part of the process of national accreditation with BUGB. I am very grateful to the church for funding this course.

Finally, I want to remind you all that the primary way in which the church serves God is simply through your daily lives as God’s people here. It is as we live out our faith through the challenges and blessings of everyday life that God works and speaks through each one of us. At the end of the day this is where the kingdom of God is most powerful and effective in changing the world around us. God’s Kingdom is seen as we follow Jesus day by day through life’s various experiences, rubbing shoulders with those people who God brings into our lives in one way or another. As the four Gospels show us, it is this ongoing journey of discipleship with Jesus that brings the life of God’s Kingdom to us and to those around us. May God bless us as we walk that journey of faith together throughout the coming year.

**Pastor Matt Cottington.**

### **Secretary’s report Jan 2022-Jan 2023**

Many aspects of my report would echo the pastor’s report and indeed, other areas of church life, but I will endeavour not to duplicate!

We have gradually resumed most meetings and the Midweek fellowships have been following a pattern of prayer, study and fellowship, with the study mostly around questions arising from the Sunday’s teaching. This is particularly helpful when some have been involved in Children’s work, or away and unable to present for the sermon. We now have one or two groups meeting on Tuesday evening and one on Thursday evenings. Wow meet on Wednesday mornings and a further group on Tuesday afternoons follow a different study pattern. At the moment we have not resumed any form of group for preschool children and carers, but The Stable is trying to encourage meeting together on a Friday morning.

We have still experienced the lasting challenges of the pandemic as various people have voluntarily isolated during the year. Zoom was invaluable in the previous year and still has use when folk are being cautious and trying to keep all bugs to themselves!

A weekend away was not possible this year. However, a day trip on the WSR and picnics, TEAR fund quiz and other gatherings have been fun social occasions.

Numbers in many senses are unimportant, but we do need to keep records and we currently have added to our membership so that we have 40 members and 1 junior member. However, we have many more meeting together and contributing to Church life. We also work with members of the Anglican community and other villagers next door in The Stable

As I compile these reports each year it continues to amaze me that a seemingly small rural Fellowship does so much. This particularly applies to The work in The Stable where we welcome so many during the week. I continue to pray that everyone will use the huge number of varied gifts that God has given us and that we will act upon the opportunities that God provides, so that FBC does make a difference in our communities.  
**JM**

### **Stable Report January 2023**

As ever we are grateful to our volunteers from the church and surrounding villagers who serve and bake for us, without them we would not be able to open as many hours.

After Covid we were quite low on volunteers, we have added to that this year with 4 new team players. We are always grateful for new volunteers to join us.

Our 10th birthday celebration was amazing, we are so grateful for the time everyone put into the exhibition, People who exhibited, Our volunteers. We managed to Staff the church and Stable for 4 1/2 days. We added the 3 extra shifts takings, plus commision from our sellers, to our Ukraine fund.

#### **Donations**

In 2022 we gave away a larger amount of our income:-

The Air Ambulance £750.00

TEAR fund Africa appeal £750.00

The Ukraine appeal has been our main focus this year for tips and exhibition profits. £ 808.25 (Included in this is the Egg sales from the ladies at Foxhound Farm £175.00.)

Our tips are always donated to various causes both home and abroad. the total tips given away since we opened is in excess of £5,500.00.

Our annual MacMillan day raised almost £130.00

Our garden is still well used when the weather permits.

We continue to provide a welcome to customers and a safe place for teenagers at Youth café, occasionally we have been able to offer and more direct help to our customers.

When one of our regular customers died we provided the tea and cakes for the large number of mourners after the funeral.

We have enough in our reserves to buy any replacements for equipment etc, We currently have a 5 week rota. A decision was made in November to pay our bakers, as they are now providing a minimum of 4 cakes a week, all have given their services free of charge since day 1. With costs spiralling. the deacons agreed a fixed payment of £30.00. each time.

Due to the increase in visitors we purchased a new tall freezer, so that we can keep more paninis etc in stock.

2022 has been a record year for us, financially and meeting lots of new customers.

#### **.Post Office counter**

We are pleased to still have the PO counter on Thursday afternoons between 13.15 -15.15pm. We started in August of 2020, it is a welcome and well used service for the community. We have had issues this year with our phone system for the Post Office resulting us being without them for approx 6 weeks. BT have now installed a separate line for them which we hope will resolve the issue soon.

We continue to facilitate **Youth Café** on a Thursday ( see youth work)

**Glynis Boucher**

### **Contact Lunch Report 2022**

2022 has been a difficult, though fulfilling, year for the contact lunch team.

We have been serving the monthly lunch since October 2018 which is open to anyone in Fivehead who lives alone or anyone attending church who lives alone.

This year we have lost our oldest guest Joan who died at the age of 105 and also Kathy who passed away aged 97. We also said farewell to Trudi who has moved to a nursing home.

Despite these sad events, we have welcomed a couple of new people, with spaces for a few more if you know of anyone who would appreciate eating in company.

We have had to cancel 3 of the 12 lunches this year, the first because of the heatwave! (can you imagine it now?) Another was cancelled due to the cooks having Covid and then the lack of church kitchen scuppered the November lunch. However, the warden at St Martin's Close allowed us to use their community hall for the December lunch where 17 sat down for a full Christmas dinner, complete with Shloer, crackers and a few carols sung after the meal.

The conversations over the meals are wide-ranging and one has resulted in a monthly meeting being set up in St Martin's Close to explore the Christian Faith.

**Karen Burn**

### **Children & Youth Report**

**Sunday School** Between January and August Sunday School remained much the same, but in September it was decided to try something new. We have changed the format of Sunday School to make things more flexible for helpers and to hopefully encourage the older group to engage more. Both groups start off in church and have a children's talk which is delivered by someone during the service. Once the children go up stairs they split into two groups. The lower school age children have a bible story, craft, play and tasty snacks/milkshake to enjoy. The older group are all secondary school age and up; they enjoy hot chocolate, treats and an important time to build friendships. This group also enjoys crafts and Bible based questions to invite Christian conversation. It is up to the helpers how they lead this, some giving a more structured lesson, others preferring to let the young people talk about whatever they want. We will continue to review things as time goes on.

**Youth Alpha** During the year we also ran a Youth Alpha course every couple of weeks on a Sunday afternoon. This was usually held in Curry Rivel. The group was attended by young people from Fivehead Baptist Church and the parish church in Curry Rivel. The Youth Alpha course was very good and led to some great discussion. The group have gelled together very well and we held a couple of social events for them during the year. We have decided to continue this Sunday afternoon group and will be going through various Bible studies/courses with them.

**Youth Café** Youth Cafe continues on Thursday evenings at the Stable. Attendance has been very good this past year with numbers sometimes as high as 15. Parents have expressed how much the young people appreciate the cafe. With increasing numbers we have decided to draw up a set of "rules" for behaviour and safety. Some of the Youth Cafe youngsters joined the trip to the Youth For Christ "Living Out Loud" event.

We are very grateful to all the helpers and volunteers across our children's and youth work.  
**MC& SC**

### **WoW (Women on Wednesdays)**

The group covered different topics and studies this year some were inspiring and others challenging....  
.still others not so good!!

January 2022 started with a book called Radical Gratitude by Peter Maiden which opened up to some heartfelt discussions regarding how we view the problems and issues we face in life. A good reminder to cultivate a heart of thanksgiving in these days.

In the Spring we followed the book by Stephen Cottrell titled The Things He Carried. Sadly this study didn't inspire us so we used another study written by him called The Nail to lead us into Easter. The following studies were Gentle and Lowly and The Coming of the Saviour which took us up to Christmas.

**Dilla Davis**

### **Men On Thursday (MoT)**

Whilst the Covid pandemic meant that during 2021 we had not been able to meet together regularly, it was with relief that we were able to meet together during the past year. It has been a pleasure to be able to spend time in fellowship on Thursdays though we have been a rather depleted number at times and on one occasion being a case of Man on Thursday enjoying coffee: it has been good nonetheless to be able to spend time in fellowship together. Whilst in previous years we have been able to take day trips to places of interest, as with last year this has not been possible though it is to be hoped that we might be able to do so in the not too distant future.

### **Mission**

GOOD NEWS for EVERYONE. (formerly known as GideonsUK) Chard Branch.

We have been active in visiting care homes in the central part of our group placing Bibles printed in various print sizes, some were new homes and in others we replaced those removed and in some cases destroyed due to imposed Covid restrictions.

School distribution has continued but in a different format. We gave the schools sufficient NT's and suggested they used one of our videos lifted from our web site to be shown at a morning assembly or at another convenient time. This has proved to be popular. With the publication of the "Discover" book we have been able to offer these to schools as resource for PSE (RSHE) lessons. If you haven't seen a copy please ask Peter Y for a copy. Then there has been the very popular "HOPE" publication. This has been translated in to many languages world wide. Again do ask for copies for your own use amongst friends.

Exciting news for 2023: Our group (Chard Branch) has grown in size. Praise the Lord. Please ask Peter Y for a leaflet entitled "Introducing Everyone to Jesus." Come and join us. **Peter Yaxley**

*For other areas of Mission see pastors report*

### **Church fabric report**

Repair and maintenance work continues as required.

A handrail has been fitted at the front of the church by Laurie Burn. Gutters have been cleaned out, sticking doors remedied and various other small tasks completed. The door at the rear of the Stable has proved difficult to fix but will be done by the date of this meeting.

Extensive work was successfully carried out by the fellowship at Isle Abbots on the graveyard and hedges.

A major problem with the school room floor has been remedied by the church fellowship, especially Steve Cutts and Adrian Male. Local craftsmen were engaged for the major remedial work.

Many thanks to Adrian for producing a Quinquennial report and a meeting will be required to schedule the work required. It contains a suggestion to appoint a local builder to clean out the gutters twice a year, a suggestion I wholeheartedly support for the higher roof gutters.

A schedule of work carried out is in the report book situated on the windowsill adjacent to the electrical services cupboard in the kitchen.

Please report any problems that you notice and please ensure your name is clear when reporting as further information may be needed. If the work is urgent please let me and Judy Male, our church secretary, know by telephone or email. It would be useful if all work done is recorded it as it makes a very useful record.

**Keith Peto.**

**Policy Statement on Safeguarding Children in Fivehead  
Baptist Church  
(referred to as “the church” in the Policy Statement)**

This statement was agreed at the church meeting held on .....16<sup>th</sup> June 2015

It will be read annually at the church meeting held in the month of June where progress in carrying it out will be monitored.

In fulfilling this vision:

- we welcome children into the life of our community
- have a programme of events for children
- make our premises available to organisations working with children

The church recognises its responsibilities for the safeguarding of all young people under the age of 18 (regardless of gender, ethnicity or ability) as set out in The Children Act 1989 and 2004, *Safe from Harm* (HM Government 1994) and *Working Together to Safeguard Children* (HM Government 2013).

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 the following policies and to the development of procedures to ensure their implementation.

**Prevention and reporting of abuse**

It is the duty of each church member to prevent the physical, sexual, emotional and spiritual abuse of children. It is the duty of each church member to respond to concerns about the well-being of children and to report any child abuse disclosed, discovered or suspected. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.

**Safe recruitment, support and supervision of workers**

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

**Respecting children**

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

**Safe working practices**

The church is committed to providing a safe environment for activities with children and will adopt ways of working with them that promote their safety and well-being.

**A safe community**

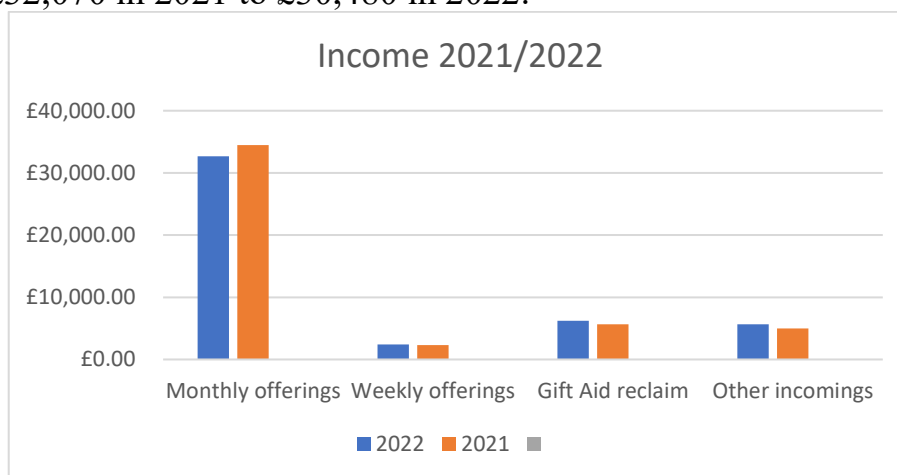
The church is committed to the prevention of bullying of children. The church will work to ensure that the behaviour of any who may pose a risk to children and young people in the community of the church is managed appropriately.

**Treasurer's Report**                      **Charity No: 238649**  
**Church Accounts from 1st January – 31st December 2022**

2022 saw a change of Treasurer for Fivehead Church. We are extremely grateful for the efficient manner in which Aston Key undertook his duties and also in the information he has left as to how to proceed with the job in the future. Not only has this been helpful to me, but it has also meant that I have not needed to bother him too many times with requests for help with what I am doing

One of the things he mentioned last year that I want to echo once more, is the steadfast and resolute faithfulness and generosity of our church family at Fivehead.

**Income.** The total income for the year was £46,115.34 of which our weekly and monthly offerings amounted to £32,689.50. Weekly offerings were almost the same as in 2021 (about £2300) and the monthly standing orders and online offering payments down from £32,070 in 2021 to £30,480 in 2022.



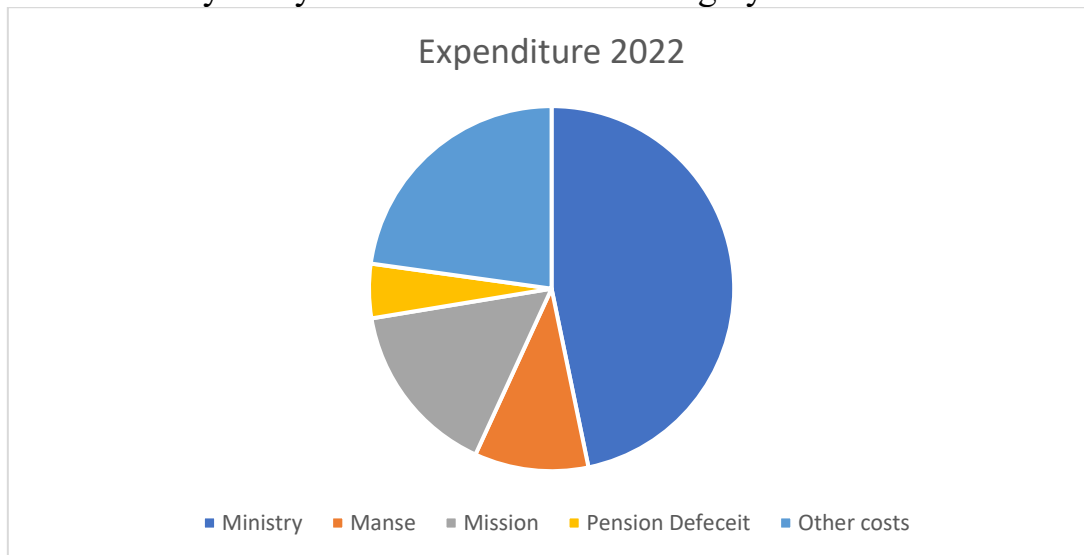
Our Gift Aid reclaim was up from £5634 in 2021, to £6214 in 2022. This is a significant sum, and may I encourage all of you who pay tax to consider filling in a gift aid form (if you have not done so already) so we can benefit with no extra cost to yourself. Another slightly odd issue concerns those who put their offerings into the donation box in church. We can only claim for £30 of each individual gift per week. If you are putting your monthly offering and it is more than £30, if possible, put it in an envelope marked ‘monthly offering’,

Our income was helped by a £500 donation from the funeral of Kathy Gash,

Our “special offerings” have been generously supported. Our Harvest Appeal raised £475 for Charity Water. We gave £550 to ICFEM Dreamland Hospital, raised £208 for McMillan from a coffee and cake morning, plus £200 for St Margater’s Hospice and £1000 for World Vision Ukraine Appeal from Stable tips.

Our Christmas donation to BMS Christmas Appeal and individual donations to the BMS Birthday scheme raised approximately £500.

**Expenditure.** Our total church expenditure for the year was £42,572.59 after £3,172.29 was paid from the Stable towards our agreed “utilities costs”. This has risen from the previous year as we have had our Minister for the full year and also due to the rising costs of fuel. At the start of the year we were paying £50, divided between Church and Stable, by the end of the year, it was £320, (for a while it was over £500) The Baptist Pension deficit was repaid by the end of July and has been reduced from £312.48 to £1 admin fee per month – not sure if this will continue at £1. The annual payment is set each year by the BU and increases roughly in line with inflation



As is usual, the most significant cost is “Ministry” – which includes the Pastor’s stipend, the church contribution to his pension and his ministry expenses.

Our “Mission” payments include money donated to, for instance, Harvest and Christmas appeals as well as to our regular mission organisations In 2022 we again gave £1800 to the SWB “Home Mission”; £1680 to the Baptist World Mission; £480 to “Toybox” and £230 to the BMS “Birthday Scheme”. These four are our usual Mission recipients. In addition to these and the special donations listed on the previous page, we gave £750 to Tearfund and £750 to Air Ambulance from Stable funds.

We spent around £1500 on a new shed, side gate and other sundry items for the Manse during the year.

“Other Costs” include everything else: Utility costs; Insurance; Cleaning; Fire Inspection; CCLI (Christian Copyright Licencing International) and any repairs that are required for the church.

Our “Green” energy provider, Bulb, has been taken over by Octopus Energy although at time of compiling report, we are still reporting meter readings through Bulb. Further rises are forecast for April.

The Stable contributes to the church utility costs by paying 50% of the electricity, (increased to 60% in October) 50% of the water, Insurance and Copyright fee, £100 towards the cost of the Fire Equipment Inspection and all of the phone / broadband bill

The church General Fund balance at the end of the year was £40,109.20. Last year it was £39,738.75. There is an outstanding year-end payment due of about £250 - the Christmas appeal plus uncleared cheques paid at end December that I have accounted for in these figures.

The Church BUC Trust Fund (the residue for the sale of Isle Abbots chapel) was not used during the year. The fund is restricted and can only be used for repairs and improvements to the Church buildings. The fund as at 31<sup>st</sup> December is £6,198.12

The Stable Café. has been well supported in 2022 and ended the year up by about £1400. Donations from Stable funds during the year were £200 to St Margaret’s Hospice, £500 to ICEFM Dreamland Hospital, £1000 World Vision Ukraine Appeal, £750 to Tearfund Overseas Mission, £750 to Dorset & Somerset Air Ambulance, plus other activities like the Coffee & Cake Sale that raised over £200 for McMillan Cancer research.

**Stable Funds:**

Balance brought forward		£10,114.74
Nett Takings (inc. Tips)		£17,660.23
Running costs	£9,895.92	
Stable Craft sales	£1,270.81	
Donations to charities	£4,487.10	
Total Expenditure		£15,653.83
Surplus/Deficit		£ 2,006.40
Balance carried forward		£12,121.14

The Stable is a significant asset to our community at Fivehead. Just being able to drop in for a “cuppa and a chat” is a major part of our outreach, and it is greatly valued. The Youth Café builds friendships in a safe and welcoming environment. The Stable could not survive without the dedication of those who give so much of their time to serve there, and the bakers who provide such tempting morsels. Thank you.

Balances in accounts as at 31<sup>st</sup> December 2022

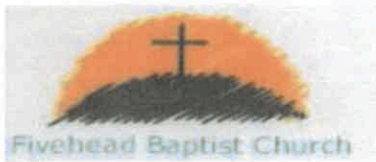
Deposit account:	£28,022.38	(£27,961.55 - 31/12/21)
Church	£12,086.82	(£11,777.19 - 31/12/21)
Stable	£12,121.14	(£10,114.74 - 31/12/21)

**Reserves Policy.** The Reserves Policy is to enable the church to function effectively and to meet its obligations in the event of a decline in our income or a major cost. The Reserve is set at £10,000. As of 31st December 2021, the church held total funds of £40,109.20, of which £6198.12 is restricted and can only be used for repairs and improvements to church buildings. Under the Reserve Policy there is therefore an amount of £23,911.8 which is neither restricted nor designated.

**Comment.** Financial reports such as this are necessarily factual statements, but we must never forget God's goodness to His church in Fivehead – for providing the means to continue His work and for the incredible generosity of the members of His church family here.

**Accounts Examination** The accounts are provisional and whilst the figures in the bank accounts are as stated, there are one or two items to be ironed out for which I will be consulting Aston

On behalf of the Deacons:  
Vincent Carrington Treasurer



# Fivehead Baptist Church

## Receipts & Payments Accounts

Period 1st January to 31st December 2022

### Receipts and payments

	Unrestricted funds	Restricted funds	Stable Funds (Restricted)	Total funds	Last year 2021
<b>Receipts</b>					
Weekly Offering/Regular Gifts	32,689			32,689	34,474
Children's Collections Toybox	150			150	0
Lee Abbey Church Outing	603			603	-200
Cottington Family Gift	765			765	0
Misc Receipts	851			851	1,590
BMS Birthday Scheme	160			160	245
Special Offerings	3,298			3,298	2,560
Hire Church Premises/Contact lunch	105			105	90
Other receipts	349		80	429	0
Gift Aid Tax Refund	6,214			6,214	5634
Bank Interest	61			61	3
Stable Utilities				0	126
<b>Total Churh receipts</b>	<b>45,245</b>	<b>0</b>	<b>80</b>	<b>45,325</b>	<b>44,522</b>
<b>BUC Fund Interest</b>	<b>-</b>	<b>96</b>	<b>0</b>	<b>96</b>	<b>12</b>
<b>The Stable</b>					
Stable Tips			925	925	493
Nett Receipts: The Stable	16831			16,831	7,661
<b>Total Stable</b>	<b>16,831</b>	<b>0</b>	<b>925</b>	<b>17,756</b>	<b>8,154</b>
<b>Gross Income</b>	<b>62,076</b>	<b>96</b>	<b>1,005</b>	<b>63,177</b>	<b>52,688</b>
<b>Payments</b>					
BU Pension Defecit	1,880			1,880	3,695
Ministry Salary,pension cont. expenses	21,701			21,701	20,948
Church: Insurance Utilities etc	2,172			2,172	1,448
Manse: Maintenance,Improvements	1,422			1,422	744
Manse:Water,Council Tax, Insurance	3,180			3,180	2,378
Church: Maintenance, Improvements,Cleaning	1,662			1,662	1,381
Mission	8,002			8,002	5,260
Mission payments by Stable	1,580			1,580	0
Pulpit	100			100	120
Youth /Children's Work	139			139	166
Admin.:Accounts Exam, Copyright,BU Sub etc.	1,000			1,000	739
Miscellaneous, Tea, Coffee, Cleaning Mats. Etc.					12
Website, Podcast, Tech support	257			257	297
Deacons Retirement Gift					28
Covid Hardship Fund Donations					260
Church outing	728			728	0
Cottington Family Gift	765			765	0
Oddments Theatre	250			250	0
<b>Total payments</b>	<b>44,838</b>	<b>0</b>	<b>0</b>	<b>44,838</b>	<b>37,476</b>

<b>The Stable</b>					
Donations from Stable Tips			1,113	1,113	430
Stable Café Donations	3,374			3,374	810
Stable Café; Utilities; Consumables; Isle Abbotts	11,343			11,343	4,502
<b>Total</b>	<b>14,717</b>	<b>0</b>	<b>1,113</b>	<b>15,830</b>	<b>5,742</b>
<b>Gross Expenditure</b>	<b>59,555</b>	<b>0</b>	<b>1,113</b>	<b>60,668</b>	<b>43,218</b>
<b>Net of receipts/payments</b>	2,521	96	(108)	2,509	9,470
<b>Transfers between funds</b>	60		(60)		
<b>Cash funds last year end</b>	49,685	6,185	168	56,038	46,568
<b>Cash funds this year end</b>	<b>52,266</b>	<b>6,281</b>	<b>0</b>	<b>58,547</b>	<b>56,038</b>
<b>Cash Funds</b>					
NatWest Bank: General Fund	28,022			28022	27,961
NatWest Bank: The Stable	12,121			12121	9,947
Co-operative Bank	12,123			12123	11,777
Stable unbanked cash				0	0
Stable Float				0	0
Stable Tips				0	168
BU Corporation Account		6,281	0	6281	6,185
	<b>52,266</b>	<b>6,281</b>	<b>0</b>	<b>58,547</b>	<b>56,038</b>

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

	Details	Unrestricted	Restricted	Total
<b>Cash funds</b>	NatWest Bank General Fund	28,022		28,022
	The Stable	12,121		12,121
	Co-operative Bank	12,123		12,123
	BU Corporation Account		6,281	6,281
	<b>Total cash funds</b>	<b>52,266</b>	<b>6,281</b>	<b>58,547</b>

Assets retained for the charity's own use (Estimated Valuation)	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	The Manse	General	0	419,500
	Church Buildings	General	0	463,260
	Fixtures & Fittings	General	0	8,200
	Fixtures & Fittings "The Stable" Café	General	0	3,400

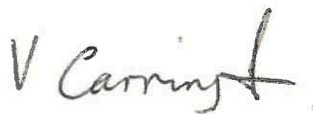
Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Unpresented Cheques	General	0	
	Baptist Pension Scheme			
	Estimated Employer Debt	General	43,300	

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of  
Approval



Vincent Carrington (Treasurer)

**Independent Examiner's Report to the Trustees of  
Fivehead Baptist Church**

**Independent examiner's report to the trustees of Fivehead Baptist Church**

I report to the charity trustees on my examination of the accounts of Fivehead Baptist Church (the Trust) for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**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, 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**

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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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 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.



B Evans  
The Institute of Chartered Accountants in England and Wales

Somerset Accountancy Services Ltd  
22 Wessex Park  
Bancombe Business Estate  
Somerton  
Somerset  
TA11 6SB

Date: 25 April 2024

**FIVEHEAD BAPTIST CHURCH - MANSE FOR THE MINISTER**

England & Wales - Charity number 238649

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# Accounts

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## ANNUAL REVIEW AND CHURCH ACCOUNTS 2021

### *Pastor's Report 2021*

Our first year in Fivehead has been a great blessing for us all as a family and we would like to thank you all for your warm welcome. We love this area and feel very at home in the manse, the village, and the church. The children have settled into their schools and colleges. And for me personally, it has been a great joy to begin my ministry as your pastor.

The year began with us still in lockdown, unable to meet together in person in the church building. We have all been extremely grateful to Steve for enabling us to continue meeting virtually via Zoom throughout this time. It was a strange way to start my ministry, but I was able to get to know people gradually via phone calls, Zoom, and the occasional walk outside. Easter Sunday was our first Sunday back together in the building; a lovely sign of new life beginning as we celebrated Christ's resurrection. As time went on we were able to meet more freely, and eventually sing together again. I think we have all been reminded of the importance of being together and the unique joy of gathered worship. I'm grateful to those who have helped with the preaching this past year. In my own preaching we've looked at the book of Ruth, the Gospel of Luke, and a series on "Wellbeing". Tuesday evening Bible Studies have included a Lent Course, the book of Ruth, and some of David's Psalms. In September Chris Bowater joined us to lead Sunday worship, which was a particular blessing.

It has been lovely to welcome new people to our congregation during the year, some who have moved to the village, others who have joined us from elsewhere. We've also welcomed some into the membership. It has also been nice to see the children enjoying themselves at church. In July we had a summer get-together at Adrian and Judy's, including Land Rover rides for the children, which was great fun despite the rain.

Other activities were able to resume in person as well, such as the Stable Cafe (and the Post Office), Contact Lunches, Youth Cafe, WOW, MOT, and the occasional homegroup. I want to encourage you all by pointing out how much of an impact Fivehead Baptist Church has on our local community. The Stable Cafe and the Contact Lunches, for example, really do make Fivehead a better place and bring something of God's life to the community. The young people who regularly come to Youth Cafe have built strong friendships this year, helping each other through various struggles at school, as well as enjoying the freedom the cafe gives them. We hope to do some extra activities with them in 2022. There have been many occasions where people have said how much of a difference these things make to their lives. I like to think of it as streams of water flowing out from the church, bringing God's goodness and growth to the community.

Elsewhere in the village The Crown pub has re-opened and Laurie has been able to resume the Folk Nights there each month. We've had a couple of opportunities to join with St. Martin's Church for joint services - on Remembrance Sunday and more recently to hear about the work of STEP UK. I hope we can do this more. It's also been good to contribute to the local Fivehead & Swell village magazine. Further afield, The Filling Station has resumed and some of us recently met up with members of Curry Rivel C of E to talk about holding a Youth Alpha course in the first half of 2022. I have also been able to lead assemblies at both Hambridge and Curry Rivel Schools.

Christmas was busy as usual and we enjoyed carol singing at The Crown in Fivehead and The Lamb & Lion in Hambridge, as well as a fabulous Christmas dinner at Contact Lunch, a fun Christmas Party at Youth Cafe, and our church Carol Service on 19th followed by Christmas refreshments outside the Stable.

More generally, I'm grateful to you all for the ongoing practical and pastoral work you do as a fellowship. I've seen how much you love, support, and help one another day by day, as well as how much time you give to keep the church running as it should. It is all very much appreciated.

I would like to add a note to say how encouraged I've been by the work of BUGB and SWBA. I've been able to meet regularly with other Baptist ministers and have also started a Baptist History & Principles study course with Bristol Baptist College as part of my journey to national Baptist Union accreditation. I'm grateful to the church for helping fund this course, which I'm really enjoying.

I began by saying how much we as a family have enjoyed our first year here in Fivehead. The church has been a savour of Christ to us and a sign of his love at work in the world. My prayer is that God will continue to guide, equip, and move us all as we follow him in the year ahead.

Pastor Matt Cottington.

### ***Secretary's Report 2021.***

2021 brought many challenges with various levels of lockdown. We welcomed Matt & Sarah Cottington and family in January having painted the manse with just one or two people there at any one time- missing the fellowship that working together brings. Matt's induction service was largely on zoom, just the minimum number of people in the Church building, but it was encouraging to have so many participating from their homes. There was none of the usual warm hospitality and food at which FBC excels. Just a large cake to take home for tea!!

Whilst we have appreciated the facility of zoom to enable us to 'meet together', nothing replaces meeting in person. So, as restrictions changed and sometimes lifted, we have followed the BUGB guidelines and met in the building whenever possible. We will continue with services broadcast via zoom for those who have to self-isolate, or who are poorly. Our midweek Home Groups have been mostly replaced by a zoom meeting on a Tuesday evening, this has been a real opportunity to support each other in prayer.

Once again, our planned weekend away at Lee Abbey (October 2021) was not possible. However, we have managed a picnic, with limited numbers, despite the weather not being too kind to us. We were also able to gather for a Tearfund quiz in November. Hopefully we will be able to share together more in 2022.

It is a pleasure to have worked with Matt in his first year at FBC and we look forward to his continued ministry with us. As I compiled these reports it amazes me that a seemingly small rural Fellowship does so much. I continue to pray that everyone will use the huge number of varied gifts that God has given us and that we will act upon the opportunities that God provides, so that FBC does make a difference in our communities.

Membership: During 2021 Vince & Janice Carrington joined our membership. Hence we have 36 members and 1 junior member. (At this AGM we anticipate welcoming Ken & Maureen Rose into membership- taking the number to 38). Our regular attendees number around 50-60.

JM

### ***Sunday Children and Youth 2021***

When 2021 began we were still under Covid restrictions, and all Sunday activities were online. It was difficult to engage with the children at this time, but we always tried to have a children's spot on the Zoom service.

As the year progressed, we were able to resume services at church. Sarah and Judy met to talk about planning Sunday Rocks and a rota of willing helpers was drawn up. We decided to use a book called "Indescribable" by Louie Giglio which contains 100 devotional lessons for kids, thinking about the wonders of God, science, and nature around us. The book enables you to add as much or as little to it as you like as it thinks about how God is involved in all parts of our life. Numbers present in the group varies from 4 to 9. Every third Sunday we have an All-Age service which aims to include the children in the main service instead of them going out to Sunday Rocks.

Please pray for the Sunday children's activities. We really could do with more helpers! All the children are currently in one class together, but it can sometimes be challenging to provide a lesson for ages 3 up to 11+. We encourage you all to pray for our group of children, that we will be able to provide something meaningful for those in crèche right up to the older children, planting seeds for years to come. The children and young people are a great blessing to the church and we are so grateful to God for them.

Sarah Cottington.

### ***Stable Report 2021***

The Stable has been open 10 years in June 2022. we are planning a 10th birthday celebration. we are so grateful for the time given by our volunteers, from the church and surrounding villages who serve and bake for us. we are always grateful for new volunteers, who are very welcome to join us. Throughout the year we have been open and shut according to the government regulations at the time. Our re-opening was gradual.

## Donations

In 2021 we gave to:-

Tearfund Twin My Vaccine £520.00 (donation from Church included)

Tap Twinning £120.00

Swim Tayka £50.00

Our tips are always donated to various causes both home and abroad. the total given away since we opened is in excess of £3500.00.

Our annual MacMillan day raised almost £180.00

At the end of 2020 It was decided to buy a bench for our church garden and gazebo type sail, which are now used on a regular basis as our outdoor tearoom.

We continue to provide a welcome to customers and a safe place for teenagers at Youth café, occasionally we have been able to offer prayer and more direct help to our customers.

2021 was another challenging year, We were approached by the Parish Council about the possibility of a grant and we received sufficient to purchase a Bank card reader via the Community Fund. This has proved invaluable as many of our customers do not carry cash now. We took over £300.00 in the first month sales.

## Post Office Counter

We are pleased to still have the PO counter on Thursday afternoons between 1315 -1515. We started in August of 2020, it is a welcome and well used service for the community. During lockdown periods when the café was closed, we continued to open just for the P O hours (and provided takeaways).

We now have enough in our reserves to buy any replacements for equipment etc.

We have purchased 3 bistro metal table and chair sets from Hambridge P.O and Stores, ready for our garden in 2022. as some of our existing furniture is showing signs of age and the outside area has become more important to customers during the pandemic.

At the end of the year, we considered our giving and we have been able to give £500 to Dreamlands Hospital (Kenya) and £500 to Love Musgrove, continuing our policy of supporting both the local area and Developing Countries.

Glynis Boucher.

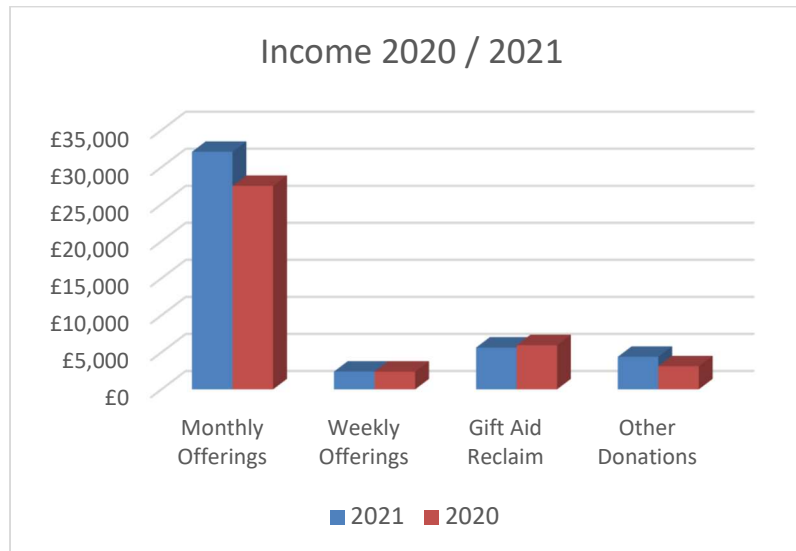
## *Treasurer's Report*

### *Church Accounts from 1<sup>st</sup> January – 31<sup>st</sup> December 2021*

The first two years of this new decade have certainly seen plenty of change: the retirement of our previous Pastor; a seven-month period of Pastoral Vacancy; the appointment of our new Pastor; the dramatic effects that the Covid pandemic has had on our lives and the changing advice and legislation over locking down and unlocking again! One of the things that has not changed however, is the steadfast and resolute faithfulness and generosity of our church family at Fivehead.

**Income.**

The total income for the year was £44395.74, of which our weekly and monthly offerings amounted to £34,474. Weekly offerings were almost exactly the same as in 2020 (about £2400) but the monthly (standing orders and online offering payments) have risen from £27,472 in 2020 to £32,070 in 2021.



Our Gift Aid reclaim was £5634 in 2021 as opposed to £5956 in 2020. This is because the reclaim covers the tax year not the calendar year, fewer members were eligible for Gift Aid (you need to pay tax for us to reclaim it) and the weekly offering was significantly lower, meaning that our claim for “Gift Aid on Small Donations” (25% of the total weekly cash offering) was also reduced.

Our income was helped by a £1500 “incentive” under the “Business Banking Switch” offer from NatWest. Our church day-to-day banking is now with the Co-operative Bank.

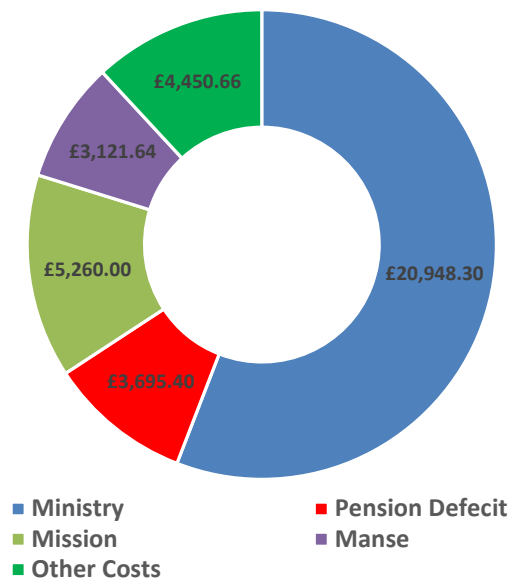
As always, our “special offerings” have been generously supported. We collected for Operation Agri again for our Harvest Appeal and raised £186. Our Christmas donation to World Vision’s Afghanistan Appeal raised £1420 over the course of December. Individual donations to the BMS Birthday scheme raised £245.

**Expenditure.**

Our total church expenditure for the year was £37,476. Our church bank outgoings were reduced from £39,442.71 because the Stable transferred £1,966.71 towards our agreed “utilities costs”.

There was an obvious significant difference between 2020 and 2021. In the first six months of 2020 our retiring Pastor was on a 2/3 stipend; in the second half of the year, we were in a pastoral vacancy. We were very fortunate to fill the vacancy so quickly - and in February our new Pastor joined us - but on a ¾ stipend. Our costs over the two years are obviously so different that there is little point in comparing them.

## Expenditure 2021



As is usual, the most significant cost is “Ministry” - which includes the Pastor’s stipend, the church contribution to his pension and his ministry expenses.

Contributions to offset the total Baptist Pension Deficit are required by the Baptist Pension Scheme. Last year the contribution was halved to aid churches suffering financial hardship because of the Covid pandemic. In 2021 the full contribution (of £307.95 per month) was reintroduced. The annual payment is set each year by the BU and increases roughly in line with inflation.

Our “Mission” payments include money donated to, for instance, Harvest and Christmas appeals as well as to our regular donees. In 2021 we gave £1800 to the SWB “Home Mission”; £1680 to the Baptist World Mission; £480 to “Toybox” and £280 to the BMS “Birthday Scheme”. These four are our usual Mission recipients. In addition to these we gave £500 to “Hope Now” (this was made up of a £350 contribution from the Stable and £150 from the Church - and was for the 2020 Christmas appeal), and £520 to the Tearfund Vaccinaid program called “Recover Together”. This donation was made up of £260 from Stable Tips and an equal amount from the Church.

There were no significant expenses for the Manse during the year - though we are aware that the old garden shed is coming to the end of its life - and is also slipping into the rhyme. The oil-fired boiler has also exceeded its “heat-by” date.

“Other Costs” include everything else: Utility costs; Insurance; Cleaning; Fire Inspection; CCLI (Christian Copyright Licencing International) and any repairs that are required for the church. Our “Green” energy provider, Bulb, has gone into special administration which means that we will eventually be passed on to another provider, and I anticipate our electricity price will also rise again. Further rises are forecast for April. A significant help

this year has been the credit built up with Bulb over the early months of 2020 in lockdown, and then the summer period of comparatively low power use. This has meant that our total electricity bill has only been £50 a month since August. Unfortunately, we have now used up our credit - and the monthly bill will rise to about £350.

The Stable contributes to the church utility costs by paying 50% of the electricity; 50% of the water; £100 towards the cost of the Fire Equipment Inspection; £650 towards the cost of insurance and third-party liability insurance; and all of the phone / broadband bill. In previous years the CCLI licence was split 50% with the church - but this year the church picked up the total invoice as "lockdown" had meant no income for the Stable.

### Balances.

The church General Fund balance at the end of the year was £39,738.75. Last year it was £32,693.96. There were outstanding year-end payments due of about £1600, mainly for the Christmas appeal to World Vision.

The Church BUC Trust Fund (the residue for the sale of Isle Abbots chapel) was not used during the year. The fund is restricted and can only be used for repairs and improvements to the Church buildings. The fund stands at £6184.67, and during the year we have earned £12.10 in interest. The current interest rate is 0.35%

### The Stable Café.

As in 2020 the Stable income has been hit by lockdown legislation and in the early months of the year the income came from serving takeaways to those waiting in the queue for the Post Office! Since April the Stable has been well supported and ended the year up by about £2400.

<b>Balance Brought Forward</b>	£7,701.95
<b>Nett Takings (inc. Tips)</b>	£8,154.28
<b>Payments</b>	
<i>Power; Water; Phone etc.</i>	£2,091.75
<i>Other Costs</i>	£2,410.14
<i>Donations from Takings</i>	£809.60
<i>Donations fromn Tips</i>	£430.00
<b>Total Payments</b>	£5,741.49
<b>Suplus / Defecit</b>	£2,412.79
<b>Balance Carried forward</b>	£10,114.74

Donations from Stable funds during the year were £350 in January to Hope Now. The church donated £150 and meant that we could send a gift to Hope Now of £500 for our 2020 Christmas appeal. The Stable also donated just under £460 to provide a new bench for all to use in the church garden.

The Stable Tips are “restricted” in that they can only be used for donations to charities. In 2021, the Stable tips provided £120 to “Tap Twinning”; £50 to “Swim Tayka” and £260 to the Tearfund “Recover Together” (Covid Vaccine-aid) program. This latter amount was matched by the church - so we were able to send £520 to Tearfund. The Tips fund has a balance of £168.35 which has been carried forward into 2022.

The Stable is a significant asset to our community at Fivehead. Just being able to drop in for a “cuppa and a chat” is a major part of our outreach, and it is greatly valued. The Youth Café builds friendships in a safe and welcoming environment.

The Stable could not survive without the dedication of those who give so much of their time to serve there, and the bakers who provide such tempting morsels. Thank you.

### **Reserves Policy.**

The Reserves Policy is to enable the church to function effectively and to meet its obligations in the event of a decline in our income or a major cost. The Reserve is set at £10,000.

As of 31<sup>st</sup> December 2021, the church held total funds of £45,923.42, of which £6184.67 is restricted and can only be used for repairs and improvements to church buildings.

Under the Reserve Policy there is therefore an amount of £29,739 which is neither restricted nor designated.

### **Comment.**

Financial reports such as this are necessarily factual statements, but we must never forget God’s goodness to His church in Fivehead - for providing the means to continue His work and for the incredible generosity of the members of His church family here.

### **Accounts Examination**

The accounts, a copy of which is attached to this report, have been examined by an Independent Examiner, whose report is attached.

On behalf of the Deacons:

Aston Key  
Treasurer  
Fivehead Baptist Church  
July 2022



## Fivehead Baptist Church

### Receipts & Payments Accounts

#### Period 1st January to 31st December 2021

#### Receipts and payments

	Unrestricted funds	Restricted funds	Stable Funds (Restricted)	Total funds	Last year (2020)
<b>Receipts</b>					
Weekly Offering/Regular Gifts	34,474			34,474	29,857
Gift Aid Tax Refund	5,634			5,634	5,956
Bank Interest	3			3	20
Children's Collections Toybox	0			0	41
Special Offerings	2,560			2,560	437
BMS Birthday Scheme	245			245	160
Hire Church Premises	90			90	0
Misc. donations in memorium etc.	0			0	225
Misc Receipts	1,590			1,590	87
BUC Fund Interest		12		12	20
Special Events: Art Weeks/Oddments Theatre	0			0	0
Deposits & Lee Abbey Church Weekend	-200			-200	325
Laurie Leaving Gift	0			0	565
Covid-19 Hardship Fund	0			0	1,255
Stable Utilities Variance	126			126	172
<b>The Stable</b>				0	
Stable Tips			493	493	362
Nett Receipts: The Stable	7,661			7,661	4,600
<b>Gross Income</b>	<b>52,183</b>	<b>12</b>	<b>493</b>	<b>52,688</b>	<b>44,082</b>
<b>Payments</b>					
BU Pension Defecit	3,695			3,695	2,724
Ministry Salary,pension cont. expenses	20,948			20,948	8,387
Church: Insurance Utilities etc	1,448			1,448	1,775
Manse: Maintenance,Improvements	744			744	687
Manse:Water,Council Tax, Insurance	2,378			2,378	2,806
Church: Maintenance, Improvements,Cleaning	1,381			1,381	4,466
Mission	5,260			5,260	4,970
Pulpit	120			120	810
Youth /Children's Work	166			166	197
Admin.:Accounts Exam,Copyright,BU Sub etc.	739			739	494
Miscellaneous, Tea, Coffee, Cleaning Mats.etc	12			12	168
Website, Podcast, Tech support	297			297	371
Deacon's Retirement Gift	28			28	565
New TV Other Audio Visual	0			0	0
Stable Utilities (tx'd in January)	0			0	0
Lee Abbey Deposits Returned	0			0	100
Covid Hardship Fund Donations	260			260	450
Oddments Theatre	0			0	0
<b>The Stable</b>				0	
Donations from Stable Tips			430	430	285
Stable Café Donations	810			810	629
Stable Café; Utilities; Consumables; Isle Abbotts	4,502			4,502	8,178
<b>Total</b>	<b>42,787</b>	<b>0</b>	<b>430</b>	<b>43,217</b>	<b>38,060</b>
<b>Net of receipts/(payments)</b>	<b>9,395</b>	<b>12</b>	<b>63</b>	<b>9,471</b>	<b>6,022</b>
<b>Transfers between funds</b>					
<b>Cash funds last year end</b>	<b>40,290</b>	<b>6,173</b>	<b>105</b>	<b>46,568</b>	<b>40,546</b>
<b>Cash funds this year end</b>	<b>49,685</b>	<b>6,185</b>	<b>168</b>	<b>56,039</b>	<b>46,568</b>

**Cash Funds**

NatWest Bank: General Fund	27,962		27,962	32,694
NatWest Bank: The Stable	9,947		9,947	7,597
Co-operative Bank	11,777		11,777	
Stable unbanked cash			0	0
Stable Float			0	0
Stable Tips		168	168	105
BU Corporation Account		6,185	6,185	6,173
	<b>49,686</b>	<b>6,185</b>	<b>56,039</b>	<b>46,568</b>

**Statement of assets and liabilities at the end of the period**

	Details	Unrestricted funds	Restricted funds	Total
<b>Cash funds</b>				
	NatWest Bank General Fund	27,962		27,962
	The Stable	9,946	168	10,115
	Co-operative Bank	11,777		11,777
	BU Corporation Account		6,185	6,185
	<b>Total cash funds</b>	<b>49,685</b>	<b>6,353</b>	<b>56,038</b>

**Assets retained for the charity's own use (Estimated Valuation)**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
The Manse	General	0	419,500
Church Buildings	General	0	463,260
Fixtures & Fittings	General	0	8,200
Fixtures & Fittings "The Stable" Café	General	0	3,400

**Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Unpresented Cheques	General	0	
Baptist Pension Scheme Estimated Employer Debt	General	43,300	

Signed by one or two trustees on behalf of all the trustees

Signature



Print Name

Aston Key (Treasurer)

Date of approval




## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

**TREASURER'S STATEMENT**

I have prepared the financial statements on pages 1 to 2 for the year ended 31 December 2021.

CHARLES ASTON KEY (name)

(signature)   
(date) 7/7/2022

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of Fivehead Baptist Church for the year ended 31 December 2021, which are out on pages 1 to 2.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

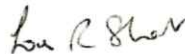
**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. 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 financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:



date: 7.7.22

Name and address of the Independent Examiner:

Somerset Accountancy Services Ltd  
22 Wessex Park  
Bancombe Business Estate  
Somerton, Somerset  
TA11 6SB

**FIVEHEAD BAPTIST CHURCH - MANSE FOR THE MINISTER**

England & Wales - Charity number 238649

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# Accounts

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## ANNUAL REVIEW AND CHURCH ACCOUNTS 2020

### ***Pastor's Report 2020***

We have been in a Pastoral Vacancy since 1st July 2020 – so there is no Pastor's report as such. However – our retired Pastor wrote these notes for our January 2021 Church Meeting:

### ***Retired Pastor's Report!***

Under normal circumstances I would not have been writing a report this year! However, 2020 was anything but "normal".

I retired from ministry on July 1st 2020, so I was only the part-time Pastor of FBC for the first half of the year covered by these reports. Normal practice is that a pastor who steps down from ministry would leave the church and find another spiritual home. However, as I came to FBC as an interim pastor and have retired to Ilminster it seemed possible to remain in membership, subject of course to the agreement of my successor. Karen and I are delighted with the church's decision to call Matt, and from my conversations with him we are also very pleased that Matt is happy for us to remain members.

I am therefore writing this brief report as an "ordinary" member of Fivehead Baptist Church and I want to reassure everyone that I will not be interfering with the work of the new leadership, but instead I hope to offer whatever gifts and support I can to Matt, the Deacons and the church.

2020 was a relatively "normal" year for the first couple of months, but as we all know that changed dramatically on March 23rd when Lockdown was declared. Compared with 2019 when my report contained lots of exciting activities, 2020 has seen the cancellation of most events and plans. However, God has still been at work, but in different and often more covert ways. We had a very steep learning curve as we closed the building to "live" worship and started using Zoom, which I had never heard of before! I am impressed by the way that Steve Cutts has since managed to refine and develop this to include both live and "virtual" congregations. This seems to be a positive way to go forward. During the first Lockdown period the sermon series were, quite appropriately:

Exodus – Freedom to serve God away from home comforts in the "wilderness"

Wisdom – lessons on the whole of life learned from Proverbs

Although Sunday worship continued, sadly a number of other activities had to be cancelled, including:

The monthly informal services at St Martin's Close for older residents.

The monthly Folk & Acoustic Music Nights in The Crown Inn, which had become very successful, attracting some excellent musicians and regular audiences of over 30 people.

The children's Film Clubs, Stepping Stones and Sunday Rocks.

The return visit of Oddments Theatre Company to bring their Pilgrim's Progress to Hambridge School.

Finally, Karen and I would both like to thank you all for your partnership in the Gospel, and for your very generous special gifts on our retirement. We look forward to continuing to serve Jesus with you all in 2021.

Laurie Burn

### ***Secretary's Report 2020.***

Since my last report in January 2020 there have been so many changes and challenges.

When the country first went into lockdown during March, Laurie was up and running with zoom within the week, so that we were never without Sunday worship. There are just a few without access to zoom/internet and we are thankful to Steve who has provided recordings for those who wish to receive them. Of course, technology and zoom has been a lifeline, but nothing is the same as meeting together. Hence when we were allowed to meet again, we put in place all the guidelines to safeguard our congregation and we met again in the building from August. However, we continued to zoom our services too and used a camera in the church. On occasion, we have had readings or prayers from those zooming, whilst preaching has been in the church. One major frustration for me has been the prohibition of singing in the church building! As I write, we are in a third lockdown. On this occasion the government have not closed the churches, but the considered and strong advice for BUGB and other church leaders is that we refrain from meeting in person. So, with sadness, the Deacons felt it necessary to follow that advice.

One area to suffer the most from the restrictions is our work with the young people.

We had planned a weekend away at Lee Abbey in October 2020, but this had to be postponed. We do pray that the work at Lee Abbey can continue, and we hope that we will be able to visit once again.

When writing last year's report, we had just had our vision day. I am so thankful that this happened early in the year, which meant that our search for a pastor could begin promptly, knowing that Laurie would be retiring at the start of July 2020. We had a zoom farewell, when Laurie took his last service as pastor in the church building. We are grateful for the ministry of Laurie and Karen over the last three years, and we are pleased that he and Karen have not moved far and having had discussions with Matt, are continuing in membership.

As the search for a new pastor began, the Deacons are grateful to Ruta who joined them on the search team. We were asked by the regional ministers whether we would be prepared to start any interviews using zoom. We agreed and we were given names very promptly. After an initial preach with 'a squint(!)' Matt Cottington came in September to preach with 'a view'. At the subsequent church meeting, the membership vote to invite Matt to be Pastor was unanimous. The meeting also voted to increase the stipend. As I write this report for a meeting on Jan 26th we are planning an induction service on January 23rd. Matt Sarah and family Bethany, Lilac, Acacia, Charlotte, Isaac and Sophia have now moved into the manse. I am grateful to all who helped prepare the manse, including the change to the workshop to become an office.

We look forward with anticipation and excitement to what God has planned for us in this new stage of our life as a church family and continue to pray for our witness in the village and surrounding area. We may have to do things very differently as we emerge from the pandemic, let's pray that we see the opportunities that God presents and act on them. So many people provide valuable service in the day-to-day life of the church (both seen and unseen). Hence, my thanks go to all those who help in any way. May I encourage everyone to use their gifts and to encourage and bring out gifts in others so that, as a Fellowship we continue to make a difference  
JM

Membership: Paul & Gill Pace have now transferred their membership. Tina Webber has resigned membership, Pete Burrowes has resigned membership. Matt & Sarah Cottington have joined our membership. Hence, we have 34 members and 1 junior member. (Jan 26th, 2021). Our regular attendees number around 55-60.  
JM

## *Treasurer's Report*

### *Church Accounts from 1<sup>st</sup> January – 31<sup>st</sup> December 2020*

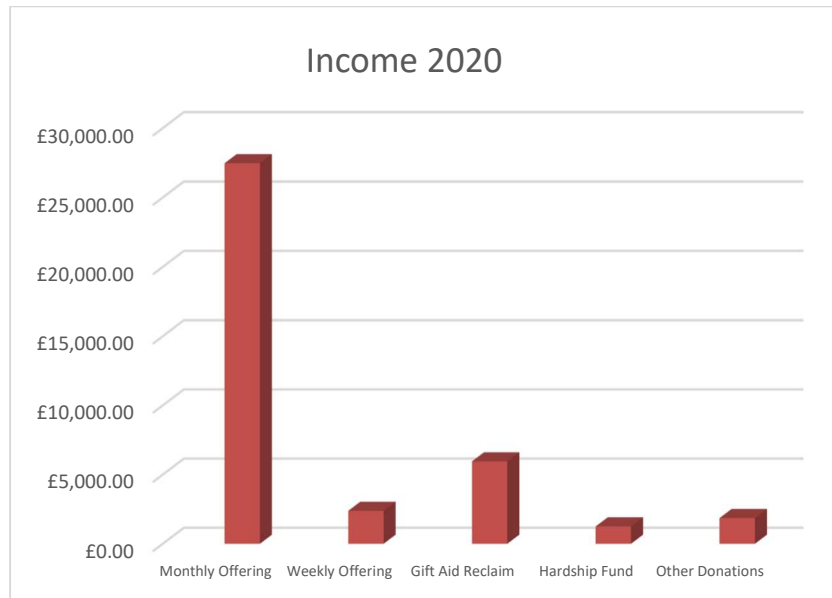
As we considered the year ahead in January 2020, the only significant change we were anticipating was the retirement on 30<sup>th</sup> June of our Pastor, Laurie Burn, who has guided us for the past three years. Little did we know of the other events that would change the shape of our Church finances in the coming year. Our inability to meet at church during the lockdowns meant that our weekly cash offering total for the year was significantly down on 2019. However, several church members who would normally make weekly offerings kindly transferred to monthly gifting into our bank account.

We were surprised in the interest that we had for our part-time Pastoral vacancy, and in September we called our new Pastor, Matt Cottington, who will start his new appointment in January 2021. The previous Pastor had been on a two-thirds stipend, but the church membership unanimously agreed that we would call Matt on a three-quarter stipend. Obviously, the increase in stipend and pension contribution would need to be met by increased giving, and most church members have made significant increases to standing orders since October. We reflected upon God's promise in Malachi (3:10):

***"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.'"***

**Income.**

Total income for the year was £38,927.99. Monthly and weekly offerings amounted to £29,856.80, which was £2371.40 up on last year. Our individual giving was bolstered by the £5956.49 Gift Aid reclaim from HMRC.

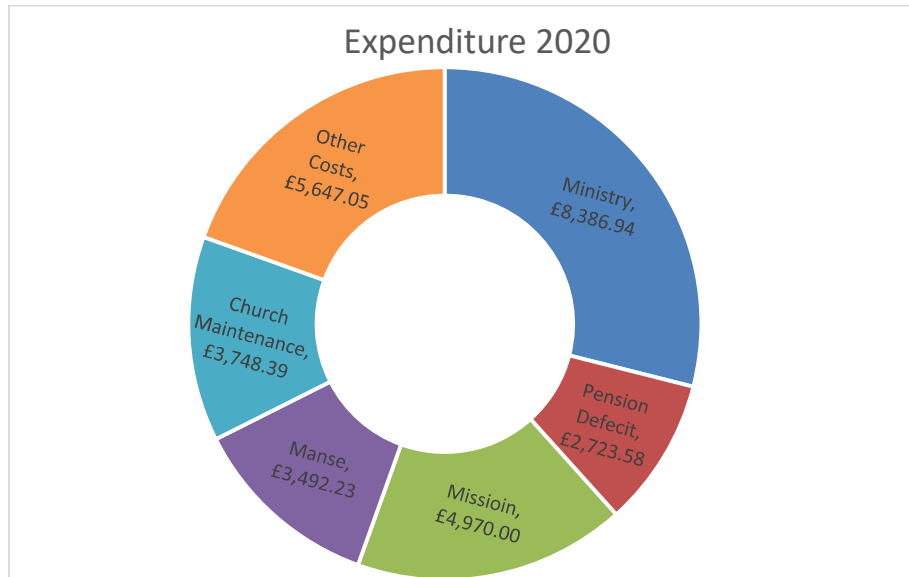


The Deacons approved the suggestion to set up a "Hardship Fund" for the benefit of any church or local community members who may suffer because of the Covid-19 virus. Some very generous donations rapidly swelled the fund to £1255.

"Other donations" include Laurie's leaving gift; Harvest ("Operation Agri") and Christmas gift ("Hope Now"); BMS Birthday donations and the understandably small amount of money in Erick's tummy; a donation "in memoriam" and a compensation payment from our bank. Also included are the £325 for Lee Abbey deposits that we continue to hold. Lee Abbey was not able to open to guests due to the virus – but we remain hopeful that our church weekend will take place in 2021. Two members commuted their deposits into additional offerings.

**Expenditure.**

Our total expenditure for the year was £28,968.19. In 2019 it was £34,976.



Laurie’s retirement meant that “Ministry” costs were only £8386.94 (just a fraction over half of last year’s cost).

Our gifts to our Mission donees amounted to £4970 in total. Most of our giving goes to the SWBA Home Mission, and this year we were able to give them £2490, which included £650 in additional donations, which is just under 7% of our total offerings plus Gift Aid. BMS World Mission received £1680; Toybox £480 and Operation Agri (our Harvest Gift recipient) £320. Our Christmas Gift to “Hope Now” was £150 from the church and £350 from The Stable – but payment was not made in 2020.

The Manse costs were slightly up on last year despite it being empty for six months. This was mainly due to costs associated with refurbishing the “Guitar Workshop” so that Matt would be able to use it for his study.

Church Maintenance was significant this year as we had some essential painting done, and “Other Costs” include the cost of church utilities; cleaning; admin; children and youth; and two payments from the Hardship Fund (totalling £450).

The church is required to contribute to the Baptist Pension Scheme to help offset the pension deficit. This is in addition to our contribution to our Pastor’s actual pension. It was agreed that the pension deficit payment would be halved as from July to assist some churches badly hit by Covid related loss of income. Consequently, our payment towards elimination of the deficit was £908 lower than expected. Contributions will resume at the full rate in 2021.

**Balances.**

The General Fund balance at the end of the year was £32,693.96. At the end of 2019 it was £22,562.46. The BUC Trust Fund was not used during the year and stands at £6172.57. Interest payments during the year amounted to £19.60

**The Stable Café.**

The Stable was, of course, hit badly by the required closures and restrictions, with no income at all through April, May and June, and then restricted opening for the rest of the year. The total nett takings for the year were £4600.20 compared with last year's £10,225.21. Total Tips for the year were £390.20 (compared with £609.20 in 2019).

The Stable pays its "share" of the church utilities (£2695.83), and the most significant "other" cost was a proportion of the cost of repainting.

<b>Balance Brought Forward</b>	£11,803.34
Nett Takings (inc Tips)	£4,990.40
<b>Payments</b>	
Power; Water; Phone etc	£2,695.83
Other Costs	£4,695.60
Maintenance Isle Abbots Graveyard	£448.50
Volunteer's Meal	£482.95
Donations from Takings	£628.91
Donations from Tips	£285.20
<b>Total Payments</b>	£9,236.99
Surplus / Defecit	-£4,101.39
<b>Balance Carried Forward</b>	£7,701.95

Donations from Stable takings and tips were to: Fivehead Playing Field (£500); Musgrove Easter Egg (£20); School in a Bag (£100); British Heart Foundation (£100); Macmillan (£54.11) and IcfEM Dreamlands Hospital (£140).

The Stable would not survive without the dedication and generosity of those who give up their time to serve there, and the bakers who provide such delicious delicacies.

### **Reserves Policy.**

The Trustees had established a Reserves Policy to enable the church to function efficiently and to meet its obligations in the event of a decline in our income or a major cost. The Reserve had been set at £18000, but at the Deacons meeting on 28<sup>th</sup> September it was agreed that this Reserve be reduced to £10,000.

As of 31<sup>st</sup> December, the church held total funds of £38,866 of which £6172 is restricted and can only be used for repairs and improvements to the church buildings. Under the new Reserve Policy there is therefore an amount of £22,694 which is neither restricted nor designated.

### **Comment.**

This report is, of necessity, a factual statement. We must also acknowledge God's goodness to us in providing the means to continue His work in Fivehead, and also the generosity of the members of His church family here.

### **ACCOUNTS EXAMINATION**

The accounts, a copy of which is attached to this report, have been examined by an Independent Examiner, whose report is attached.

On behalf of the Deacons:

Aston Key  
Treasurer  
Fivehead Baptist Church  
October 2021



## Fivehead Baptist Church

### Receipts & Payments Accounts

#### Period 1st January to 31st December 2020

#### Receipts and payments

	Unrestricted funds	Restricted funds	Stable Funds (Restricted)	Total funds	Last year (2019)
<b>Receipts</b>					
Weekly Offering/Regular Gifts	29,857			29,857	27,485
Gift Aid Tax Refund	5,956			5,956	5,742
Bank Interest	20			20	59
Children's Collections Toybox	41			41	176
Special Offerings/BMS,Wateraid	437			437	748
BMS Birthday Scheme	160			160	165
Hire Church Premises	0			0	110
Misc. donations in memorium etc.	225			225	839
Misc Receipts	87			87	65
BUC Fund Interest		20		20	52
Special Events: Art Weeks/Oddments Theatre	0			0	375
Deposits & Lee Abbey Church Weekend	325			325	4,106
Laurie Leaving Gift	565			565	0
Covid-19 Hardship Fund	1,255			1,255	0
Stable Utilities Variance	172			172	0
<b>The Stable</b>					
Stable Tips			362	362	568
Net Receipts: The Stable	4,600			4,600	10,225
<b>Gross Income</b>	<b>43,700</b>	<b>20</b>	<b>362</b>	<b>44,082</b>	<b>50,715</b>
<b>Payments</b>					
BU Pension Defecit	2,724			2,724	3,983
Ministry Salary,pension cont. expenses	8,387			8,387	16,484
Church: Insurance Utilities etc	1,775			1,775	1,640
Manse: Maintenance,Improvements	687			687	311
Manse:Water,Council Tax, Insurance	2,806			2,806	2,804
Church: Maintenance, Improvements,Cleaning	4,466			4,466	1,407
Mission	4,970			4,970	5,023
Pulpit	810			810	375
Youth /Children's Work	197			197	241
Admin.:Accounts Exam,Copyright,BU Sub etc.	494			494	882
Miscellaneous, Tea, Coffee, Cleaning Mats.etc	168			168	152
Website, Podcast, Tech support	371			371	124
Laurie Leaving Gift	565			565	0
New TV Other Audio Visual	0			0	696
Stable Utilities (tx'd in January)	0			0	297
Lee Abbey Deposits Returned	100			100	4,059
Covid Hardship Fund Donations	450			450	0
Oddments Theatre	0			0	500
<b>The Stable</b>					
Donations from Stable Tips			285	285	581
Stable Café Donations	629			629	1,138
Stable Café; Utilities; Consumables; Isle Abbotts	8,178			8,178	6,125
<b>Total</b>	<b>37,775</b>	<b>0</b>	<b>285</b>	<b>38,060</b>	<b>46,821</b>
<b>Net of receipts/(payments)</b>	<b>5,925</b>	<b>20</b>	<b>77</b>	<b>6,022</b>	<b>3,894</b>
<b>Transfers between funds</b>					
<b>Cash funds last year end</b>	<b>34,365</b>	<b>6,153</b>	<b>28</b>	<b>40,546</b>	<b>36,652</b>
<b>Cash funds this year end</b>	<b>40,290</b>	<b>6,173</b>	<b>105</b>	<b>46,568</b>	<b>40,546</b>
<b>Cash Funds</b>					
NatWest Bank: General Fund	32,694			32,694	22,562
NatWest Bank: The Stable	7,597			7,597	11,485
Stable unbanked cash	0			0	318
Stable Float	0			0	0
Stable Tips			105	105	28
BU Corporation Account		6,173		6,173	6,153
	<b>40,291</b>	<b>6,173</b>	<b>105</b>	<b>46,568</b>	<b>40,546</b>

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

	Details	Unrestricted funds	Restricted funds	Total
<b>Cash funds</b>	NatWest Bank General Fund	32,694	0	32,694
	The Stable	7,597	105	7,702
	BU Corporation Account		6,173	6,173
	<b>Total cash funds</b>	<b>40,291</b>	<b>6,278</b>	<b>46,569</b>

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>Assets retained for the charity's own use (Estimated Valuation)</b>	The Manse	General	0	380,350
	Church Buildings	General	0	420,000
	Fixtures & Fittings	General	0	7,900
	Fixtures & Fittings "The Stable" Café	General	0	3,240

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>Liabilities</b>	Unpresented Cheques	General	0	
	Baptist Pension Scheme Estimated Employer Debt	General	87,000	

Signed by one or two trustees on behalf of all the trustees

Signature  


Print Name  
 Aston Key (Treasurer)

Date of approval

17/9/2021

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

## TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 2 for the year ended 31 December 2020.

CAROLDS MASON KEY (name)

(signature)

20/9/2021

(date)

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Signed by the Independent Examiner:

date: 17/9/2021

Name and address of the Independent Examiner:

Somerset Accountancy Services Ltd  
22 Wessex Park  
Bancombe Business Estate  
Somerton, Somerset  
TA11 6SB