



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.

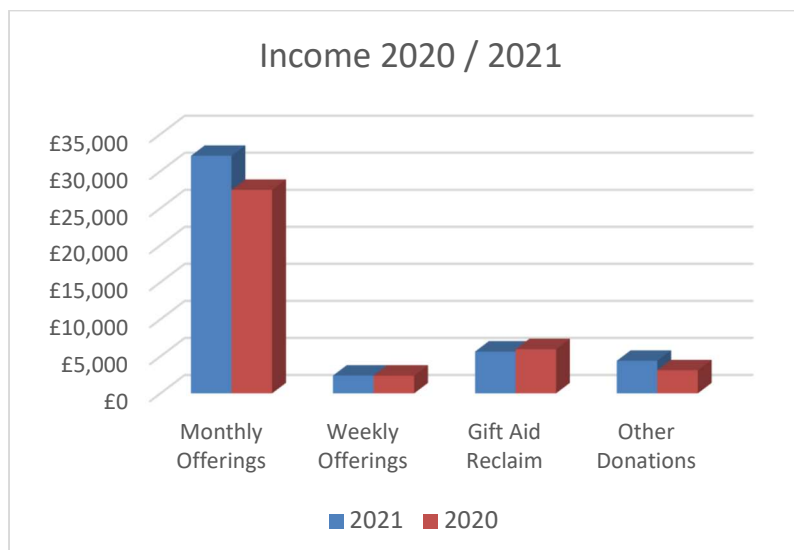
Treasurer's Report

Church Accounts from 1st January – 31st 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.

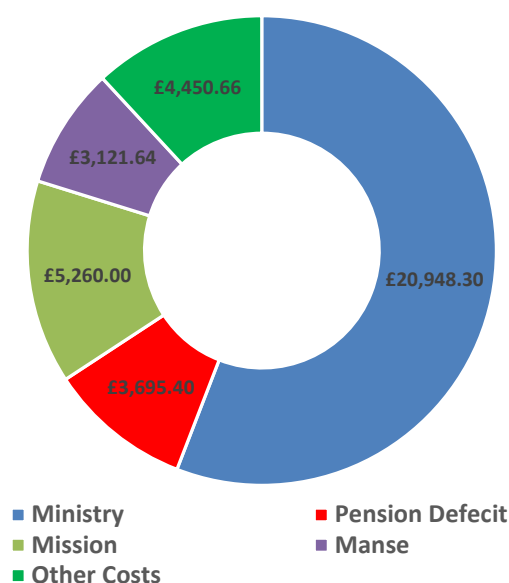
As always, our “special offerings” have been generously supported. We collected for Operation Agri again for our Harvest Appeal and raised £186. Our Christmas donation to World Vision’s Afghanistan Appeal raised £1420 over the course of December. Individual donations to the BMS Birthday scheme raised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

Balance Brought Forward	£7,701.95
Nett Takings (inc. Tips)	£8,154.28
Payments	
Power; Water; Phone etc.	£2,091.75
Other Costs	£2,410.14
Donations from Takings	£809.60
Donations fromn Tips	£430.00
Total Payments	£5,741.49
Suplus / Defecit	£2,412.79
Balance Carried forward	£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 31st 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)
Receipts					
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
The Stable				0	
Stable Tips			493	493	362
Nett Receipts: The Stable	7,661			7,661	4,600
Gross Income	52,183	12	493	52,688	44,082
Payments					
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
The Stable				0	
Donations from Stable Tips			430	430	285
Stable Café Donations	810			810	629
Stable Café; Utilities; Consumables; Isle Abbots	4,502			4,502	8,178
Total	42,787	0	430	43,217	38,060
Net of receipts/(payments)	9,395	12	63	9,471	6,022
Transfers between funds					
Cash funds last year end	40,290	6,173	105	46,568	40,546
Cash funds this year end	49,685	6,185	168	56,039	46,568

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
	49,686	6,185	56,039	46,568

Statement of assets and liabilities at the end of the period

	Details	Unrestricted funds	Restricted funds	Total
Cash funds				
	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
	Total cash funds	49,685	6,353	56,038

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

Aston Key (Treasurer)

7/7/2022

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