



Hooe Baptist Church Annual Report and Accounts

Year Ending 31st December 2014



This is the Annual Report of the Church and charity known as Hooe Baptist Church for the year ending 31st December 2014. Hooe Baptist Church is a charity excepted from direct registration with the Charity Commission, but which operates according to its precepts and guidance and in accord with the requirements of UK Charity law.

Location

Hooe Baptist Church is situated in the village of Hooe, within the Plymstock district of Plymouth, Devon. It is a member of the Baptist Union of Great Britain, the South West Baptist Association and affiliated to The Evangelical Alliance. It is also a member of Churches Together in Plymouth.

Administrative Information

Pastor/Minister: Rev. Stuart [REDACTED] (until 5th June 2014; Retired)

Pastor/Minister: Vacant (from 6th June 2014)

Pastoral Moderator: Rev. Malcolm [REDACTED] (from June 2014)

Email: minister@hooebaptist.org.uk

Church Address: 29 Hooe Road, Hooe, Plymouth, PL9 9QS

Church Secretary (and address for correspondence and bookings):

Mr D. Crawford, c/o 29 Hooe Road, Plymouth, PL9 9QS

Email: secretary@hooebaptist.org.uk

(Please note that the current Secretary retires in March 2015).

Treasurer:

Mr G. Titley, c/o 29 Hooe Road, Plymouth, PL9 9QS

Email: treasurer@hooebaptist.org.uk

Independent Examiner (Church Accounts)

Mr Aubrey Curtis CFPA

Structure, Governance, Management

The structure, governance and management of the Church and charity are as laid out in the Constitution, with The Diaconate being responsible for implementing decisions taken by members at the Church Family Meeting and for overall day-to-day management of the Church and Charity. For the purposes of Charity legislation, members of The Diaconate are the Charity Trustees.

With the exception of the Pastor/Minister, who is an automatic member of The Diaconate by virtue of the nature of the role, members are elected to The Diaconate via a nomination procedure and then by receiving the support of at least two thirds of the members present and voting in a secret ballot at an Annual General Meeting. Those elected normally serve for 3 years. Serving members may stand for re-election for a second term, if nominated. It is normally expected that serving members would stand down for at least one year after serving two terms, but church members can ask the member to serve for further terms. During an interregnum (a period without an appointed Pastor/Minister) a Pastoral Moderator may be appointed. This is an honorary role to provide some pastoral, spiritual and

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managerial leadership and to act as Chair of any formal meetings. By virtue of the nature of the role any person appointed to this position will automatically be a member of The Diaconate, but will serve as a non-voting member.

Members of The Diaconate serving for the year of this report are:

Pastor/Minister: Rev. Stuart [REDACTED] (until June 2014);
then Pastoral Moderator (as a non-voting member): Rev. Malcolm [REDACTED]

As Elected members:

Mr D. Crawford	Secretary	(serving until AGM March 2015; <i>completing 6 years' of service</i>)
Mr G. Titley	Treasurer	(serving until AGM March 2015; <i>completing 9 years' of service</i>)
Mr R. Ashurst		(serving until AGM March 2015; <i>completing 3 years' of service</i>)
Mr A. Boughton		(serving until AGM March 2015; <i>completing 3 years' of service</i>)
Mrs A. Rogers		(serving until AGM March 2017; <i>completing 1 year of service</i>)
Mrs F. Scurr		(serving until AGM March 2015; <i>completing 6 years' of service</i>)
Mr P. Scurr		(serving until AGM March 2015; <i>completing 3 years' of service</i>)

Purpose

The purpose of Hooe Baptist Church is to serve both the local and wider communities by:

- Explaining what the Christian faith is.
- Demonstrating its relevance today.
- Helping people to know Jesus.
- Encouraging spiritual and emotional growth in an atmosphere of friendship, love, support, understanding and prayer.

Mission and Objectives

Mission Statement: To make the power and love of Jesus known.

In pursuing its mission, the Church's objectives will be:-

- To provide corporate prayer and worship.
- To partake in evangelism and social action at home and abroad.
- To nurture and provide pastoral care.
- To pursue unity of the Spirit in the bond of peace.
- To encourage and equip the congregation for Christian service.
- To relate to other local churches in whatever way may from time to time benefit one another.

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Achieving purpose, mission and objectives

To achieve its goals the Church will provide a range of activities and resources, either organised and run by the church and its members or hosted by the Church but organised by external providers.

These will include, but are not limited to:

- Regular Public Worship – open to all.
- Regular Youth Groups – open, but attendance by application or pre-arrangement.
- Regular ‘Messy Church’ – open to all.
- A range of Social Activities – both open to all and ‘closed’ for members and adherents only.
- Special Community Events – open to all.
- News Sheets and Community Newsletter – available to all via website, collection or by delivery to homes in the local area.
- Supporting Community Groups and Activities.
- Provision and maintenance of the Community Hall – available to be ‘booked’ for appropriate use.
- Support for those in Need – whether Local, National or International.
- Providing a regularly updated website – www.hoeebaptist.org.uk.

Review of the year 2014

This year has been one of significant change for the Church and charity. The Pastor/Minister, the Rev. Stuart [REDACTED], retired in June after 15 years of faithful service. A celebration event held in Plymstock School in May 2014 was attended by over 240 people from across the UK, and it really celebrated his and June’s (his wife) involvement in local and national organisations and events, many sending representatives and providing anecdotes and reflections. Since June 2014 the Church has had a Pastoral Moderator, the Rev. Malcolm [REDACTED], fulfilling some of the spiritual, pastoral and leadership functions normally undertaken by the Pastor/Minister.

The retirement has meant that, for the elected members of the Pastoral Selection Group and the Deacons, there have been additional meeting commitments during the year to consider prospective candidates identified during the Baptist settlement process. Members and regular adherents have also had to consider and pray about any candidate invited to meet with them. At the end of the year a prospective candidate has been invited to ‘preach with a view’ in January 2015 and we pray for God’s anointing, wisdom and discernment over that event. The settlement process is quite drawn out, not perfect for all, requires a great deal of prayer and patience, and has required the Church members and adherents to work together to ensure that the Church and charity continues as much of the work that fulfils the Purpose, Mission and Objectives as possible.

Our employed part-time Youth Worker resigned in April 2014 and this has had some effect on elements of the ongoing youth work. Due to staffing issues, the Boys’ and Girls’ groups did not restart in September 2014 after the Summer break. The Church members have now decided to wait for the appointment of a new Pastor/Minister before considering advertising for a replacement Youth Worker in case there will be a need to focus resources in a different way.

In addition to the annual reflections of the various groups and their activities provided in this report, the Pastor/Pastoral Moderator, members and adherents of the Church also continue to be involved in various Christian and secular activities within Hooe, Plymstock, Plymouth, and nationally, including but not limited to:

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school assemblies; school governorship; school pastors (until June 2014); street pastors; 'faith and football'; hosting a 12-hour monthly prayer day (which includes prayer walking the village); chairing the local community neighbourhood "Have Your Say" meetings; providing 'Welcome Packs' to new housing developments in the village, as well to any other 'sold' properties in the area (in conjunction with St John's Anglican Church, Hooe); taking responsibility for the village community noticeboard; providing a newsletter, "The Bridge", to homes in the area; hosting various events, appeals and hunger lunches in support of the work of local and national charities and appeals; serving various communities in need, ministerially, pastorally and practically, particularly in France, Tenerife, and India; and serving as officers or volunteers within local, national and international charitable organisations.

The Church premises continue to be a much needed local resource and are used throughout the year as a venue for Church activities, parties, special events, local and national elections, as well as for other appropriate community purposes. In addition to the weekly use by Church-based activities, the Hall is also regularly used by a Plymouth City Council outsourced Early Play Scheme. During the year the very popular monthly 'Messy Church' had to be suspended a couple of times due to date clashes and staffing limitations, but since October has gone from strength to strength and continues to be enjoyed by over 20 local families.

The worshippers at Hooe Baptist Church genuinely believe in sharing all that God has provided and given them, both individually and corporately. 2014 has again been a busy year, despite the Pastor/Minister's retirement in June, with a lot of good work done in reaching out into the community and developing contacts and relationships with local people and groups, whilst maintaining faithful Christian biblical worship. During 2015 we pray that, with God's grace, a new Pastor/Minister will be called to serve at Hooe and allow us to develop our contacts and community service further, providing events that engage with the community and allow us all to grow deeper in love and understanding for each other.

Membership

There are currently 45 members of the church.

During the year 4 members have been received into membership and 2 have moved away.

Financial Review

Total receipts for the year were £59,290.87, whilst payments totalled £48,441.89. The detail is provided in the financial statements later in this report. The net result for the year was an excess of receipts over payments of £10,848.98.

16.5% of income was 'given to others' in support of local, national or international needs.

5.69% of income was spent on administration (e.g.: insurance; licences; printing and consumables).

Assets available for the Church and charity to meet its mission and objectives include the freehold of the premises at 29 Hooe Road, Hooe (Church and Community Hall) and the freehold at [REDACTED] Hooe (Manse) and these have a total insured value of £699,831. A mortgage is outstanding on the manse to the value of £33,835.36 (as at the end of the year in review). At the current rate of repayment the expected completion date for the mortgage is January 2022.

Towards the end of the year we became aware that a local resident was in need of a short-term let whilst insured, major structural repair work was done on their own home. After due investigation and permissions from the appropriate interested parties it was agreed to let the Manse for 6 months (with any negotiated monthly extensions being limited by Church and charity needs to provide for any



newly appointed Pastor/Minister) to this person, via a local letting agent. The tenancy began in December 2014 and is assisting the Church and Charity financially and practically, since the Manse is occupied rather than being vacant.

The Church and Charity cash balances carried forward to 2015 are £29,155.49 in undesignated funds and £4,658.82 in designated funds.

Financial Liabilities

As already stated a mortgage is outstanding on the manse to the value of £33,835.36 (as at the end of the year in review). At the current rate of repayment the expected completion date for the mortgage is January 2022.

Aside from the mortgage on the Manse, the principal liability arises from being a participating employer within the Defined Benefit Plan (DB Plan) of the Baptist Pensions scheme. Although the DB Plan has now closed to new members (it has been replaced by a Defined Contribution Plan (DC Plan), as a result of being a participating employer the Church and charity, along with other participating employers, are jointly responsible for any shortfall of assets against liabilities within the DB Plan's funds. The most recent actuarial valuation placed those funds in deficit, primarily as a result of low interest rates. Whilst the actual total value of the liability is not yet known, the Church and charity's responsibility for their 'share' of that shortfall was calculated as a percentage (currently 11%) of the Baptist Union Home Mission basic Stipend (this is the name for the monthly sum paid to serving Baptist Pastor/Ministers) or the actual Stipend plus the value of pensionable benefits if there is a contributing scheme member. Shortfall payments continue at this level even if there is not a current member in the scheme. The value of the shortfall contribution for 2014 for the Church and charity was £2,991.96 and this was met through 12 roughly equal monthly payments. The potential exists that, at any time, the scheme may require significantly higher contributions in order for the scheme to continue to meet its pension obligations. The situation is outside our direct control and is being managed by the Baptist Pensions scheme Trustees.

Reserves policy

In 2011 the Church Family Meeting adopted a financial reserves policy for the Church and charity. This set out an aim to achieve and maintain a balance within unrestricted funds which equates to approximately four months of payments (total target amount: £24,000), to cover emergency situations that may arise from time to time. In previous years, due to the difficult financial environment, we have been unable to make any contribution towards achieving that policy target. However, the end of year undesignated funds balance for 2014 of £29,155.49 allows us to set aside £12,000 as a step towards meeting that target, and we prayerfully expect to be able to make another 'contribution' during 2015.

2014 Secretary, Group and Activity Reports

Church Secretary

We started the year preparing for a search for a new Minister and our endeavours have taken us almost there on at least one occasion. We end the year on a high with a prospective candidate coming to preach with a view in January. We pray that God will bless our time with Vanessa [REDACTED] and her family and lead us both to His conclusion for Hooe. I would like to thank Robert [REDACTED], our Pastoral Selection Group (PSG) lead, and Chris [REDACTED] from SWBA, who has acted as our settlement moderator, for their wisdom in steering the PSG through the Baptist ministerial selection process. Also I thank our Pastoral Moderator, Malc [REDACTED], for chairing our Deacons and Church Meeting with compassion and sensitivity. Please continue to pray for us as we continue to maintain and develop God's work within our community and may we continually seek His guidance for wisdom and discernment.



An extremely successful farewell service for Pastor Stu and June was held at Plymstock School on Saturday 17th May. Around 240 people came together to celebrate Stu and June's 15 years of service within Hooe, Plymstock, Plymouth and nationally. From time spent as school governors, through liaising with other Ministers, to starting up Street Pastors we heard how widely regarded they are within our community and how much they would be missed. It was a true celebration of two extraordinary people of God and I offer my heartfelt thanks to all those who contributed to this event, whether organising, baking cakes or simply staffing the door.

At the end of the year we have 45 Church members on our membership roll, having received four new members, and two moving away. Our average Sunday Church Service attendance is 47 people, many of whom are not members but are amongst those who contribute to the smooth working of Church and its activities. We have also been blessed with a few holiday visitors and others who were looking for Churches and places to move too; please pray for them that their visit has enriched and encouraged them. During this interregnum period our preaching and worship leaders has been organised by Pete [REDACTED]; many thanks to him for his work doing this for us it's been a vital role during this year. The weekly Sunday school continues but numbers of children attending varies considerably. We have had to move some of our older teenaged regulars into the service and a crèche provided in a small area at the back of the Church if needed rather than meeting as a separate group.

The Church prayer life continues with a Deacon-led monthly prayer meeting, a monthly 12 hours of prayer meeting, and a Sunday Morning 9.30am prayer meeting. Thanks to everyone who organises and leads these prayer times and also thanks to those who can't make the meetings or groups but still pray.

Our outreach into the Hooe community has continued with various events, activities and groups, like our 1st Hooe Girls Brigade, 'Friends' and 'HooeRays!'. Our monthly 'Messy Church' is building up relationships with parents and their children whilst having fun with craft activities, a Christian message and a meal. Many thanks to Jon and Gemma [REDACTED] for the coordination of this activity during the year. They have announced that they are seeking to move to another part of the country and we pray many blessings on their future. See the reports below and be encouraged. Unfortunately the Boys and Girls Youth groups were postponed during the year due to difficulties in securing adequate levels of resources.

We continue to support, through prayer and giving, our missionaries - Fineke [REDACTED] (Mission Adulum, Bolivia) and Caroline [REDACTED] (Wycliffe Bible Translators, Cambodia). Our BMS missionaries include: Deb and Doug [REDACTED] (Uganda); Andrew and Jenny [REDACTED] (Nepal); and David and Jenny [REDACTED] (China). We also support Phillip and Fiona [REDACTED] and family (currently in USA studying), and Matthew and Lydia [REDACTED] and family (with Interserve SE Asia). Thanks to Dan [REDACTED] who supplies us with up to date information about them to help us pray for their needs when they are needed.

The monthly Hunger Lunches also continue thanks to Anne [REDACTED]. With soup, cheese and bread, the attention is focused on the plight of others less fortunate than us. Our gifts at the lunches go to support the work of various charities and missionaries.

Premises maintenance is constantly being reviewed and managed, as best we can. Our ongoing site projects are progressing but do depend on weather conditions and the availability of resources. The donated fluorescent light fittings for installation in the Hall and Church have now progressed to being part of a wider review of Church layout, etc.



Finally, I would like to express my sincere thanks to my fellow Deacons who have been very patient and gracious with me; I have learnt a lot from a group of very talented people. May God bless them as they continue His work here in Hooe, to God be the Glory.

The following Church groups have very kindly offered their report for the year 2014 please read and be encouraged and if you have any questions ask a Deacon or the group leader.

Dave Crawford
Church Secretary

HooeRays!

Our parent and toddler group gives the Church the opportunity to have regular and close contact with local families. I added-up how many people we have had contact with over the past 12 months and was surprised at the result: 43 adults and 50 children! Of course, they don't all come at the same time (phew!) - we have had between 9 and 20 children each week.

The sessions include play, craft, singing and refreshments, and during this time the helpers are interacting with both children and grown-ups. It's good to be able to listen and to offer advice when appropriate, to talk to those mums who have come for the first time and don't know anyone and, of course, to play with the children and cuddle the little babies!

This year we had a portrait photographer in April and our usual summer and Christmas parties, which were enjoyed by all. At the summer party the children were entertained by Music Makers. I was unable to attend but Kerry and Dave did a great job, helped by Aimee [REDACTED] (thank you Aimee!). For me the Christmas party was extremely enjoyable this year. I was blessed with lots of helpers and it made the event run really smoothly. Many thanks to Anne, Pete, Faith and Jean.

Once again I would like to thank all those that make HooeRays! possible, particularly Kerry and Dave. Also Anne [REDACTED] who has been willing to help out when needed. I would also like to acknowledge the times that Shirley [REDACTED] helped over the years. Thank-you also to all those who support HooeRays! through prayer.

Deb [REDACTED]

Sunday Mornings

Although it's good not to stagnate, I don't think a year passes when we don't have to re-arrange and update the Sunday school! This year we have had changes in teaching staff, particularly with Jon [REDACTED] having to find a full-time job outside of the church. As part of his role as Youth Worker he regularly taught in Sunday school and we are thankful for his input over that time. Others have stepped-up from the role of helper to teacher and I am very grateful for that.

During the year the numbers of both children and leaders have been small and we have had to make changes accordingly. We had to stop offering a crèche but instead made space at the back of the church for use by those with small children. This allowed the crèche workers to help with the Sunday school. We decided to limit the upper age of Sunday school to 16 years so that we could use teaching material that was suited to a narrower age range. We also bought a selection of Bible-based board games and a DVD set called 'Superbook' (produced by The Christian Broadcasting Network) so that we could introduce variety and ease the burden on the leaders. We also sourced new teaching

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material that is suitable across the age range which, so far, is working well. The teaching material is called 'Roots' and is a joint Churches' initiative, supported by Churches Together.

You may have noticed that I have been referring to 'Sunday school'. This is because, with all the changes, we are looking for a new name!

Thank you to all the leaders and helpers, and to the children for coping with all these changes! We have a small but wonderful group of children and a great team of committed people doing an amazing job of teaching and nurturing them.

Deb [REDACTED]

Boys Club and Girls Group

Following the resignation of the part-time Youth and Community Worker in April, the Church found it increasingly difficult to find a person who would take on the responsibility of being 'Leader'. The groups were supported to the Summer break but did not restart in September and are currently 'on hold' whilst future priorities are being investigated.

Messy Church

We continue to provide Messy Church one Friday a month for our local community and continue to receive good numbers. We also continue to have people talking and asking questions throughout which lead us to hope that we will see fruits from the labour and trust God is working away within this community. Some clashes of dates and staffing issues did result in a couple of events being cancelled during the year, but they have been consistently running since October. Going forward, the Church is looking to involve a local Christian Youth Ministry Team, although this may result in a change of timings or even day. We give our thanks to all those who help and provide for Messy Church. Please pray for the helpers and parents and children and other family members that they will truly know God in a real and sensational way.

1st Hooe Girls' Brigade Report

As usual the past year has brought joy and sadness. The girls are a joy to have each week and they have been busy with their various badge work and also taking part in district events - we were once again successful in winning the Junior Uni-Hoc competition. Sadness as we said good bye to Barbara [REDACTED] who retired and Margaret [REDACTED] who had to step down due to ill health. Both ladies have given many years of dedication and support to the company and me and their input will be greatly missed. Also our two young leaders have headed off to further their education. Both have been part of the company from a young age and made a significant contribution to the company working in the Junior and Senior sections, but it was during our camps that they showed their real talent! We said goodbye to Bethan as she headed off to Cornwall College, however we were blessed when Sarah, who is attending Plymouth University, offered to continue to help - studies permitting. With these changes staffing levels were going to be stretched, however prayer was answered and we welcomed Liz [REDACTED] to the team.

Having overcome our staffing situation, we started our new year in September faced with the challenge of having very few younger girls – we needed to recruit. So prayer was needed again and the staff along with our prayer partners from our church family prayed for the situation. Wow, were our

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prayers answered! Our explorers, aged from 4 - 7years, increased and more keep coming. They are a lively and challenging group but a joy to have and that has increased the contact we have with more families within the community. We have also had a few new girls join our Juniors (8 - 11years), however we still have space in this section as well as in the Senior section (12 – 15 years). So our company nights are hectic and fun and leaders go home feeling elated but tired.

Recently our Juniors and Seniors entered the National Team Challenge competition. This consisted of a series of set timed activities to undertake in an evening. Pete and Robert gave up their time to come and act as facilitators for the evening and were even prepared to taste the several concocted smoothies that were made as one of the challenges. We now await the results.

Leaders are also required to keep their our own skills and training up to date and have completed courses on first aid, life to the full, and camp training. Talking of camp, we did not have a Company camp during 2014 but are now in the process of planning next year's Camp to Goodrington, where we will be staying in the Methodist Church during the week July 25th – Aug 1st 2015.

All that the company achieves would not be possible without the support from our church family and parents. However my biggest thanks must go to the rest of the leadership team I have the privilege to lead. Without their commitment and dedication the Company would not be so successful. As leaders we look forward to another year, seeking the Lord's presence as we seek to bring His love to our girls and their families.

Jean [REDACTED]
Captain

'Friends' - Thursday morning

The laid back attitude of the Friends group is its finest quality. We "turn-up" as and when we can, and help is given spontaneously by those who happen to be there. Ray's [REDACTED] vision of a "come when you can, go when you must" fluid crowd is the best aspect of Friends and it engenders a lovely feeling of relaxation, genuine friendliness, and the fun that ensues from this general attitude.

Throughout the year, the group has continued quietly and confidently, without fuss. Of course, some have to be specifically responsible for things like bringing, preparing and serving food, the accounts, organising a meal at 'The Ship' from time to time, so there is some specific organising going on in the background. Thank you to those people who do that.

We make no big deal about collecting money for Friends, as people give as they can and are pleased to do so; we even have weeks when no giving is required – the Lord always makes sure there is enough in the kitty to cover any costs. People are very good at sacrificially doing things for Friends and not claiming the cost, what they have done being their "giving" for the particular day, and we are very aware of this, and thankful to them.

Dear Shirley left as the Lord called her home recently, and since then we have been adjusting to the change caused by her departure. I don't think I am being silly when I say that she is still at Friends - she remains in our memories and has not left us at all. Her lovely sense of humour still lingers amongst us. We will always be grateful that she chose to be part of Friends, and gave us such rich times as a result of this.



Our meals at 'The Ship' have become legendary. Life wouldn't be so perfect without our get-togethers at this location we now habitually re-visit! Going there seems to round off a 'term' of Friends very nicely indeed.

Recently, we have had the great encouragement of welcoming new faces, like Mia, Jill and Kate. We thank God for them; they have all fitted in so naturally with us, and obviously we have done something right, for they continue to come along whenever they can. Our dear friend Alan, eagerly awaits the next Thursday as he and Jill now hold gladiatorial Cribbage games virtually every week, and everyone enjoys finding out who had won the latest bout! I think, overall, they are about evens! We bless the Lord for everyone who comes to Friends, and the way it has developed over the years and become a fixture at the Church which is drawing in souls to friendship and fellowship. Yes we hope God will work through it for His eternal glory. Never has so much table-tennis been played for so much time, by so few!!!

A special note of thanks to those who work at Friends to make everything run smoothly – Anne [REDACTED], Lis [REDACTED], and anyone who 'dares' to come into the kitchen and help! I think everyone, at some point, does something, as and when they see things need doing. Again, this is typical of Friends – just come along when you can, have a go if you like, and, you never know, you might come to enjoy it and actually feel that you're beginning to get attached, looking forward to next Thursday, and, yes, you've even marked it on the calendar so you don't forget! That's the 'Friends' effect. Sausage rolls, croissants, hot cross buns, birthday cake, quiche, biscuits, home-made welsh oat-cakes, crumpets.... you name it we've eaten it!

I have sometimes thought that in Friends, Ray [REDACTED] planted an acorn before he died, and left that crucial seed to grow for God. Ray's final idea has been planted and watered for eternal purposes. Will Friends continue? I am sure it will continue for as long as God has plans for it and His will has been done in us.

Daniel [REDACTED]

House Group – Monday Evening (Westway)

We have welcomed into our company in the last year two new couples who have moved into Hooe. They have become regular attendees and enrich our fellowship together. Unfortunately, due to family commitments and ill health over the past year, 4 of our original 10 at the beginning of 2014, have only been able to attend intermittently. So although gaining four people our regular numbers remain at 10. A colleague of Faith's from work has also come along on a couple of occasions, as well as Christian friends who have been staying over with us. For a time Faith's father was staying with us, and the fellowship, which we cherish on a Monday evenings, was noticeably good for him, which we were very grateful for, on his behalf. When we are all together we are a bit cramped, so we have plans to make our lounge more accommodating in the near future!

As House Group leader, I did find it hard to find appropriate material for the group to study, but the recent 'all Groups' decision to follow the preach has led to some interesting discussions. We have a broad spectrum of Christian backgrounds and knowledge. I do believe that we have a hunger to go much deeper than we do at times. However, we value our time together as we have developed our fellowship with our newfound friends. Trust is building as we pray more together and discuss our points of view.



I am grateful to those who open their homes to the group and lead when we are away. We will be discussing the Church's present arrangement of basing the study on the preach from the previous Sunday service as well as our own future development as a group very soon, and will report back to the Church leadership in due course.

Yours in Christ Jesus,
Pete & Faith [REDACTED]

House Group – Wednesday Evening (Mount Batten)

During the year, our house group changed its normal meeting evening from Monday to Wednesday, in response to the other commitments of group members. We meet sometimes in Mount Batten, at other times near Wembury, and occasionally elsewhere.

One member of the group has moved away, but we have welcomed a new member, so there are nine people that we regard as members of the group. Over the last year, attendance has been higher and that has enabled us to meet more regularly, although we still don't manage to meet every week.

We enjoy good fellowship, mutual support and encouragement, praying for each other and the wider church, and Bible Study. We have finally completed our long-running Bible study on "Becoming more like Jesus", which has challenged us in many areas. Since completing that study, we have joined other groups in studying topics arising from the church's Sunday morning sermons, using questions posed by the speakers, and have found this helpful.

Robert [REDACTED]

House Group - Wednesday evening (Belle Vue)

We continue to meet at two homes in Belle Vue Rise. Our meetings are led by Brian and Anne, although in their absence, studies have been ably led by other members of the group.

We have a regular membership of nine (plus one dog!). We added one new member in the last year. We continue to enjoy very positive, fruitful and practical bible study and prayer times. Our most recent series of bible studies looked at "Christian Disciplines". We are looking forward to developing the new pattern of discussion based on the previous Sunday morning sermon, having asked for several years for all Hooe BC house groups to follow a shared programme of studies to reinforce the spirit of unity, shared vision and purpose.

Other innovations have been the use of regular 'text-requested prayer support' within the group and devoting some meetings solely to prayer. We have also held social events during the year.

As stated in last year's report, the love and pastoral care within the group continues to be its strength, as expressed through prayer and practical action.

Anne & Brian [REDACTED]



House Group - Thursday Evening (Goosewell)

The Thursday House Group has continued to meet regularly at the home of Anne [REDACTED] who has continued to host us wonderfully, as in all previous years, and she stills provides beautiful refreshments which are much appreciated!

The group consists of about 5 or 6 regular attendees with others coming when they can. It remains a loving and caring group with a good spread of faith experience and knowledge which is shared in a warm and safe environment.

The study of God's word is enthusiastically undertaken each week and this is underpinned by regular prayer throughout for each other and our personal situations as well as our church as a whole. This past year we started by looking at spiritual warfare and how we can deal with that using the word of God. It started with a deep look at the temptations of Jesus and how he responded to them, followed by a study of the armour of God and how we can use this for our everyday battles in life. It concluded with a study of the fruits of the spirit which proved to be a real blessing.

Recent studies have followed the Sunday sermons as every house group has been encouraged to do, and we have found this to be useful and rewarding and will continue throughout the coming year. Amen.

Adrian [REDACTED]



Church Secretary
Mr D. Crawford, [REDACTED]

Minister: (Vacant)

HOOE BAPTIST CHURCH

www.hoebaptist.org.uk

29 Hooe Road, Hooe, Plymouth, Devon, PL9 9QS

"To know God, to serve Him, and to make Jesus known to all".

Hooe Baptist Church

Annual Accounts

2014

Prepared by HBC Treasurer: Mr Graham Titley

Independent Examiner: Mr Aubrey [REDACTED], CFPA

Hooe Baptist Church is an exempted charity
under current UK Legislation.
HBC complies with all guidance and requirements of
The Charity Commission and The Charities Act 2011

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REPORT OF THE INDEPENDENT EXAMINER(S) TO THE Trustees of HOOE BAPTIST CHURCH on accounts for the year ended 31st December 2014 as set out in this report

As the Charity's trustees you are responsible for the preparation of the accounts. You have determined that the accounting requirements of section 132 of the Charities Act 2011 do not apply, and have instead applied the provisions of section 133 of the Act.

It is MY responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under the Act, whether particular matters have come to my attention.

My Examination was carried out in accordance with the above mentioned Directions. My examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit opinion of the view given by the accounts.

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 Act: and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.

Signed:

Date:

16 March 2015

Aubrey [redacted] CPFA



2014 Summary of Accounts

Accounts are prepared on a Receipts and Payments basis in accordance with the requirements of the Charities Act 2011 and guidance from The Charity Commission

Total Receipts 2014:	£59,290.87
Total Payments 2014:	£48,441.89
Balance for the year:	£10,848.98

Assets at 31/12/2014

Cash in hand (in bank accounts):	£33,814.31
Insured value of property and chattels:	£699,831.00

Liabilities at 31/12/2014

Mortgage: [REDACTED] (Church Manse)	£33,835.36
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Baptist Pension Scheme	value of liability not known
Employer's Shortfall Contribution to the Defined Benefit plan	11% of stipend
total paid in 2014:	£2,991.96

(see page 5, Note 11 for an explanation of this liability)

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Hooe Baptist Church Receipts and Payments Account for 2014

These accounts have been prepared on a 'Receipts and Payments' basis
and accord with Section 133 of the Charities Act 2011

	£	Note	£	
	2014		2013	
Receipts: Undesignated:				
Giving	38,697.19		43,255.48	
Donations	1,709.14		4,552.31	
Income Tax Recovered on Undesignated Gifts	8,783.30	1	12,452.23	
Other (incl. CAF Bank Interest)	5,987.42		19.08	
Mission/Evangelism/Events	9.01	2	65.95	
Receipts: Designated:				
For Other Causes	2,385.85	3	3,512.33	
For Youth Work	800.00		2,400.00	
For Mission/Evangelism/Events	273.26	2	0.00	
Designated Donations	645.70		835.64	
Other Designated Income	0.00		0.00	
(Gift Aid previous year	0.00		228.75)	
TOTAL	£59,290.87		67,093.02	
Payments:				
Ministry	Undesignated	18,183.07	4,11	28,016.91
	Designated	1,213.65		2,853.14
Manse	Undesignated	1,835.87	5	2,261.70
	Designated	5,681.70		7,174.02
Church Building and Equipment	Undesignated	4,312.69	6	1902.63
	Designated	0.00		4078.65
Administration	Undesignated	3,372.27	7	1,939.78
	Designated	0.00		2,425.18
To Other Causes	Undesignated	320.00	3	815.00
	Designated	9,440.94		10,829.71
For Mission/Evangelism/Events (excluding Youth Work)	Undesignated	333.73	8	1,468.55
	Designated	120.00		183.10
Youth Work	Undesignated	232.14	9	271.29
	Designated	3,395.83		9,989.14
TOTAL		£48,441.89		74,208.80
Surplus (deficit) for the year		10,848.98		-7,115.78
Balance brought forward from previous year		22,965.33		30,081.11
BALANCE CARRIED FORWARD		£33,814.31		22,965.33



Hooe Baptist Church Accounts for 2014 - Sub-Topic Receipts and Payments Notes

Note	2014		2013	2014		2013
	Undesignated £	Designated £		Undesignated £	Designated £	
1	This is the amount of Income Tax recovered, on undesignated gifts to the Church, via both HMRC Gift Aid schemes.					
2	Mission; Evangelism; Events					
	Receipts: Messy Church	9.01	273.26			65.95
		9.01	273.26			65.95
3	Raised for Other Causes (incl. assigned gift aid)					
	Other causes	0.00	120.25			434.00
	BMS World Mission	0.00	574.93			473.65
	Avail Bolivia	0.00	555.54			983.00
	Tread	0.00	141.87			103.03
	Habitat for Humanity	0.00	0.00			112.50
	Tearfund	0.00	291.25			172.24
	Christian Aid	0.00	93.00			60.62
	Mission Aviation Fellowship	0.00	124.01			0.00
	Harvest Appeal	0.00	181.00			679.25
	Christmas Appeal	0.00	424.00			494.04
		0.00	2,385.85			3,512.33
	Paid to Other Causes (incl. assigned gift aid)					
	Home Mission	0.00	2,904.00			2,904.00
	BMS World Mission/Relief	0.00	3,690.02			4,026.41
	Avail Bolivia	0.00	706.75			1,197.50
	Tread	0.00	141.87			103.03
	Tearfund	0.00	472.25			172.24
	Christian Aid	0.00	93.00			60.62
	CRP Schools Project	0.00	360.00			360.00
	Habitat for Humanity	0.00	0.00			112.50
	Wycliffe Bible Translators	0.00	360.00			860.00
	Mission Aviation Fellowship	0.00	124.01			0.00
	Faith in Football	0.00	0.00			360.00
	Plymouth Street Pastors	0.00	120.00			120.00
	Other Causes & Gifts	320.00	469.04			1,368.41
		320.00	9,440.94			11,644.71
4	Ministry					
	"Call" costs, incl Pension	15,483.79	938.65			29,139.94
	Ministry Expenses	483.69	275.00			1,445.11
	Vacancy Expenses	1,180.59	0.00			0.00
	Pulpit Expenses	1,035.00	0.00			285.00
		18,183.07	1,213.65			30,870.05
5	Upkeep of Manse					
	Mortgage	0.00	5,400.00			5,400.00
	Repairs/Maintenance	209.99	0.00			1,221.68
	Council Tax	678.98	0.00			1,337.32
	Water Rates (Metered)	336.34	0.00			470.89
	Communications	241.70	281.70			1,005.83
	Vacancy Expenses	368.86	0.00			0.00
		1,835.87	5,681.70			9,435.72
6	Upkeep of Church					
	Water Rates	552.47	0.00			552.47
	Electricity	2,730.00	0.00			3,630.87
	Repairs/Maintenance	506.24	0.00			1,160.55
	New Equipment/Fittings	523.98	0.00			637.39
		4,312.69	0.00			5,981.28
7	Administration					
	Insurances	1,995.00	0.00			1,989.20
	Subscriptions and Licences	779.56	0.00			731.18
	Stationery and Printing	516.85	0.00			757.13
	Other sundry items	80.86	0.00			887.45
		3,372.27	0.00			4,364.96
8	Mission; Evangelism; Events					
	Outreach, incl "The Bridge"	333.73	0.00			1,135.13
	To Hooe Youth Account	0.00	120.00			516.52
		333.73	120.00			1,651.65
9	Youth Work					
	Salary, Tax, Pension	0.00	3,395.83			9,989.14
	Training	0.00	0.00			0.00
	Expenses	0.00	0.00			137.83
	Sunday Teaching	232.14	0.00			133.46
		232.14	3,395.83			10,260.43
10	Financial Reserve In 2011 the Charity's AGM set a target of creating a financial reserve approximately equal to 4 months of payments at that time, circa £24,000. A difficult financial environment has prevented the Charity from taking steps towards achieving this target figure until this current financial year.					
11	Baptist Pension Scheme The Charity is a participating employer within both the Defined Contribution and Defined Benefit Plans within the scheme. In addition to any standard employer contributions made to the Defined Contribution Plan in respect of a Scheme member, an employer 'shortfall' contribution to the Defined Benefit Plan arises when that Plan has a shortfall of assets against liabilities.					
12	Non-Monetary Assets Held for Church's own use: Hooe Baptist Church is the beneficial owner (subject to any relevant trusts) of the assets listed below. Any trusts and title deeds to the property at 29 Hooe Road (the Church) were destroyed during WW2 action. In line with current Baptist Union practice, the legal title to these assets would be invested in the Church's default custodian trustee, the Baptist Union Corporation.					
		Asset Value		Asset Value		
		2014		2013		
	Church Premises at 29 Hooe Rd, Plymouth					
	- Insured Value	355,268.00				351,405.00
	Church Fittings & Equipment at 29 Hooe Rd, Plymouth					
	- Insured Value	60,302.00				60,000.00
	Church Manse at [redacted] Plymouth					
	- Insured Value	274,261.00				271,279.00
	Church Manse - Contents at [redacted] Plymouth					
	- Insured Value	10,000.00				10,000.00
		£699,831.00				£692,684.00



Statement of Assets and Liabilities as at 31st December 2014

	2014	Account Note	2013
<u>Assets</u>			
General Account	£33,814.31		£22,966.33
Made up of balances in:			
HSBC Community Account	£20,273.37		£6,446.26
CAF Bank	£1,540.94		£16,520.07
CAF Bank (Held as Financial Reserve)	£12,000.00	10	£0.00
 Property Held for Church's Own Use	 £699,831.00	 12	 £692,684.00
(Total insured value)			
 <u>Liabilities</u>			
a) Borrowing	£33,835.36		£37,938.37
Made up of the following:			
Mortgage against [REDACTED]	£33,835.36		£37,938.37
(projected final payment date: Jan 2022)			
 b) Baptist Pension Scheme		11	
Employer Shortfall Contribution	Value of liability unknown		
to the Defined Benefit Plan (DB Plan)			
Payment currently set at 11% of Home Mission Stipend			
Contributions paid during 2014	£2,991.96		

The accounts and statement of assets and liabilities set out in this report and relating to the year ending 31st December 2014 are a true and accurate record of the financial activity of the charity known as Hooe Baptist Church and have been approved by the managing committee of the charity (Deacons).

eSigned: [REDACTED]
Hooe Baptist Church Treasurer

Date: 07th March 2015



Accounts Associated with Hooe Baptist Church

Hooe Youth Account				
A designated account, solely owned and operated by Hooe Baptist Church				
HSBC Account Balance at 31/12/13: £918.49				
RECEIPTS				
	Youth	GB	Hoerays	
Opening Balance:	£515.07	£389.75	£13.67	£918.49
Receipts: Mar			£120.00	
Receipts: Jul			£46.33	
Total:	£515.07	£389.75	£180.00	
PAYMENTS				
Payments: Jan	£206.67			
Payments: Jul		£46.33		
Payments: Aug	£19.46		£85.00	
Payments: Dec			£20.89	
Total:	£226.13	£46.33	£105.89	
Balance CF to 2014	£288.94	£343.42	£74.11	
		£706.47		
HSBC Youth Account Balance at 31/12/14:		£706.47		

1st Hooe Girls' Brigade	
An activity of Hooe Baptist Church	
Accounts are kept by Mrs Jean [REDACTED] Principal Leader, and are independently checked.	
This summary is provided as part of the financial accounting of Hooe Baptist Church's activities.	
The GB financial year is August to July.	
General Account	
Financial Activity Summary Report	2013-2014
Balance b/f at 01/08/13	£1,031.38
Total Receipts in 2013-2014:	£1,767.35
Total Payments in 2013-2014:	£2,238.09
Balance c/f at 31/07/14	£560.64
Company balances at 31/07/14	
Lloyds Bank:	£552.70
Held as cash:	£7.94
Total 'cash' assets:	£560.64
Camp Account	Closed Sept 2013; Balance of £8.41 transferred to General Account

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Accounts Associated with Hooe Baptist Church

"Friends" Group

An activity of Hooe Baptist Church

Cash Accounts kept by Mr Dan [REDACTED] on behalf of the group.

Accounting records examined and checked by Mr G Titley (HBC Treasurer) as the Independent Examiner for the group, on 07/02/2015

Financial Activity Summary Report

Cash Balance at 31/12/13 B/F:	230.70
Total Receipts in 2014:	258.62
Total Payments in 2014:	<u>372.74</u>
Cash Balance at 31/12/14 C/F:	<u>116.58</u>

HooeRays: Mums and Toddlers Group

An activity of Hooe Baptist Church

Cash Accounts kept by Mrs Deb [REDACTED] on behalf of the group.

Accounting records examined and checked by Mr G Titley (HBC Treasurer) as the Independent Examiner for the group, on 24/01/2015

Financial Activity Summary Report

Cash Balance at 31/12/13 B/F:	14.21
Total Receipts in 2014:	291.00
Total Payments in 2014:	<u>238.10</u>
Cash Balance at 31/12/14 C/F:	<u>67.11</u>

Messy Church

An activity of Hooe Baptist Church

Cash Accounts kept by Jon & Gemma [REDACTED] on behalf of the activity.

Accounting records examined and checked by Mr G Titley (HBC Treasurer) as the Independent Examiner for the group, on 07/02/2015

Financial Activity Summary Report

Cash Balance at 03/10/14:	0.00
Total Receipts in 2014:	94.14
Total Payments in 2014:	<u>60.09</u>
Cash Balance at 31/12/14 C/F:	<u>34.05</u>

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2015 CHURCH ACTIVITY CO-ORDINATORS

House Groups	Monday pm	Pete and Faith
	Wednesday pm	Robert
	Wednesday pm	Anne and Brian
	Thursday pm	(Hosted by) Anne
Worship	Music/Worship	Brian
	Worship and Preaching Leaders	Pete
	PA System	Dan
Youth Work	Sunday Youth Group Resources	Rob
	Sunday Youth Group Leader's Rota	Jan
	Crèche	Jan
	The Girls' Brigade	Jean
	HooeRays!	Deb
'Safe to Grow'	Safeguarding Team	Jean; Deb; Tim
	DBS Checks	Jean; Robert
Outreach	Alpha Courses	Faith
	Churches Together in Plymouth	Adrian
	Missionary Secretary	Dan
	Hunger Lunches	Anne
	'Friends'	Dan
	Mens' Group	Adrian
	Ladies Group	Jan
	12-hours of Prayer (Monthly)	Adrian
	Messy Church	Peter
Rotas	Communion	Pete and Faith
	Tea/Coffee	Donna
	Flower Arranging	Anne
	Welcome Stewards	Sue
	Prayer and Meeting Dates	Church Secretary
Church Fabric	Cleaning	Dave and Donna
	Health and Safety	Rob
	Gardening	Brenda
	Maintenance	Dave
	Domestic Supplies	Faith
	Church Hall & Baptistry Bookings	Church Secretary
Communication	Church Website	Adrian and Brian
	Church Posters and Banners	Dave
	Monthly Notices	Dave
	'The Bridge' Publication	Brian
	Weekly Prayer Matters	Anne
Community Links	"Have your Say" Chair	Robert
	TOCA Hooe Primary Academy	Graham
Church Registrar		Jan