Annual Report 2025

Saltash Baptist Church

Annual Report

As we look back on 2025, it seems that, like most years, there have been significant moments that will shape this church for years to come. That is important, because a church that simply stands still — or just does the same old things — risks not asking that difficult but vital question: *“What is God asking of us?”*

This year we have said goodbye to some and welcomed many more. Goodbyes are always hard because we are a family. Some have moved on, and some have been called home to God. We said farewell to Elise as our Children’s Worker and were grateful for the opportunity to thank her for all she has given during her time with us. At the same time, we have welcomed many new people into the life of the church. This is exciting, though it brings change — and with change, challenge. Things cannot, and should not, always stay the same. It has also been good to welcome Gabby onto the staff team as our Church Cleaner. We are very thankful for all she is doing.

Tim’s sabbatical this year focused on discernment. During this time, he attended the National Baptist Gathering in West Bromwich and visited other churches and contexts. He continues to lead the local Baptist ministers’ gathering, where ministers meet weekly to pray, eat together, and encourage one another in reading, spiritual life, and ministry.

Amy was accepted onto the pathway for accredited Baptist ministry and began her course in September, travelling to Bristol and Exeter to meet with others on the same journey. Although this means Amy is around less at times, we recognise the long-term Kingdom value of this investment. We are especially grateful to the Youth Team, who have faithfully supported our young people during this period.

Our young people enjoyed another year at Spree, joining over 2,000 others from across the South West for a weekend of worship and community. Thank you to the tent team, catering team, and all those who served. Organising this is a significant task, particularly as our youth group continues to grow year by year.

Growth within the church has meant that some midweek groups have reached capacity. The challenge now is to create new groups that can sustain and support this growth. We have seen the continued impact of our House Groups, Recycled Teenagers, Toddler Group, Milkshake, Bible Study Groups, and Sports Groups, among others. This year also saw the launch of CAMEO, which seeks to draw us together more intentionally as church family.

This sense of togetherness has been strengthened by a range of social events. Although numbers have sometimes been modest, they have been joyful and worthwhile. One of the most popular continues to be our Open Mic Night — a space where the line between church and community feels beautifully blurred.

One area of challenge this year has been recruiting volunteers for key roles. Behind the scenes, we are working on how best to encourage and support people in stepping into service.

Following Tim’s return from sabbatical, we held our first ever “Church on the Green,” moving our service down to the Waterside to worship with stunning views around us. It was a wonderful occasion, with many who do not usually attend joining us. We celebrated a dedication, worshipped together, and enjoyed being church family in a different setting. There is strong enthusiasm to repeat this next year.

The Nativity and Carol Service continue to be deeply valued moments in our church calendar, and it was encouraging to see the time, creativity, and energy invested in them — each bringing its own joys and inevitable challenges. Yet it is clear that some of the most significant impact of our Christmas season is found in our outward-facing, missional activities, where we intentionally share the hope and message of Christ with our wider community.

The Christmas Walkthrough once again welcomed over 300 primary school children from three local schools, who experienced the Christmas story through an interactive escape-room-style presentation. We

also hosted over 60 guests at our Christmas Day meal. A huge thank you to Esther, John, and their family for providing such a wonderful meal for everyone.

We ended the year with a walk and time of prayer around Seaton — a fitting way to give thanks to God for all He has done.

Thank you to everyone who, in both seen and unseen ways, serves the Kingdom of God through the life and ministry of Saltash Baptist Church.

We move into 2026 grateful, expectant, and committed to following wherever God leads.

Saltash Baptist Church

Income & Expenditure Summary (by Fund) - Monthly

Fund: General | **Financial Year:** 2025 | **Date:** 31/12/2025 | **Transaction Group:** No filtering | **Projections:** Shown | **Categories Displayed:** All

Income

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
1. Offering																		
Bank Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Cash	1,424.60	275.00	1,277.86	2,045.06	391.00	222.00	303.78	212.00	818.49	709.89	1,043.55	192.50	8,915.73	0.00	n/a	0.00	n/a	8,915.73
Children's Work	0.00	0.00	40.00	33.50	0.00	43.75	13.00	0.00	23.05	0.00	43.15	0.00	196.45	0.00	n/a	0.00	n/a	196.45
Gift Aid Reclaimed	0.00	0.00	0.00	0.00	5,425.60	0.00	0.00	0.00	0.00	0.00	4,661.75	0.00	10,087.35	10,000.00	1%	10,000.00	101%	10,087.35
Grants	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000.00	-100%	8,000.00	0%	0.00
Hire Fees	2,207.00	56.00	2,123.00	56.00	2,149.50	356.00	125.00	3,470.00	1,773.00	760.00	2,347.00	2,216.50	17,639.00	11,000.00	60%	11,000.00	160%	17,639.00
Online Donations	796.00	288.62	140.00	140.00	140.00	140.00	1,265.00	180.00	180.00	1,309.00	444.00	550.11	5,572.73	0.00	n/a	0.00	n/a	5,572.73
Other Donations	100.00	394.00	5,450.00	150.00	155.00	945.20	225.00	80.00	492.50	150.00	100.00	512.50	8,754.20	0.00	n/a	0.00	n/a	8,754.20
Standing Orders	4,459.00	4,763.00	5,229.00	6,076.86	5,065.00	5,602.00	4,547.00	4,727.00	5,192.00	4,645.00	4,119.00	4,215.00	58,639.86	69,500.00	-16%	69,500.00	84%	58,639.86
SWBA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00	-100%	1,200.00	0%	0.00
Youth Work	12.00	0.00	44.58	56.45	0.00	46.20	11.00	0.00	0.00	0.00	75.10	0.00	245.33	0.00	n/a	0.00	n/a	245.33
Total	8,998.60	5,776.62	14,304.44	8,557.87	13,326.10	7,355.15	6,489.78	8,669.00	8,479.04	7,573.89	12,833.55	7,686.61	110,050.65	99,700.00	10%	99,700.00	110%	110,050.65
2. Projects																		
Amy Training	0.00	0.00	0.00	0.00	0.00	20.00	1,545.00	25.00	345.00	45.00	1,025.00	125.00	3,130.00	0.00	n/a	0.00	n/a	3,130.00
BMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Christmas Lunch	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	0.00	400.00	0.00	n/a	0.00	n/a	400.00
Church Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Development Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Eco Church	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,800.00	0.00	0.00	0.00	0.00	1,800.00	0.00	n/a	0.00	n/a	1,800.00
Football Club	12.00	81.00	28.00	32.00	92.00	238.00	100.00	200.00	95.00	20.00	60.00	69.00	1,027.00	0.00	n/a	0.00	n/a	1,027.00
Home Mission	0.00	0.00	0.00	46.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.55	0.00	n/a	0.00	n/a	46.55
Love Looe	550.00	550.00	1,862.50	550.00	550.00	862.50	550.00	550.00	550.00	550.00	550.00	550.00	8,225.00	6,000.00	37%	6,000.00	137%	8,225.00
Manse Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n/a	0.00	n/a	0.00
Prayer Hut	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	0.00	0.00	2,500.00	0.00	n/a	0.00	n/a	2,500.00
Spree	105.00	115.00	205.23	25.00	75.00	900.04	40.00	0.00	0.00	130.00	761.42	0.00	2,356.69	0.00	n/a	0.00	n/a	2,356.69
Thank Offering	0.00	0.00	0.00	0.00	0.00	330.32	381.36	0.00	0.00	0.00	0.00	0.00	711.68	2,500.00	-72%	2,500.00	28%	711.68
Total	667.00	746.00	2,095.73	653.55	717.00	2,350.86	2,616.36	2,575.00	990.00	3,245.00	2,796.42	744.00	20,196.92	8,500.00	138%	8,500.00	238%	20,196.92
Total	9,665.60	6,522.62	16,400.17	9,211.42	14,043.10	9,706.01	9,106.14	11,244.00	9,469.04	10,818.89	15,629.97	8,430.61	130,247.57	108,200.00	20%	108,200.00	120%	130,247.57
Budgeted	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.67	9,016.63						

Expenditure

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Spent	Projected Total
1. Ministry																		
Children's Work	0.00	0.00	10.96	0.00	9.25	8.85	0.00	0.00	6.41	0.00	89.48	39.79	164.74	1,200.00	-86%	1,200.00	14%	164.74
Employment Costs	4,463.72	4,463.72	4,463.72	4,635.06	4,635.06	4,635.06	4,635.06	4,891.75	3,904.70	3,814.61	3,814.61	5,185.15	53,542.22	48,878.00	10%	48,878.00	110%	53,542.22
Mileage	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	-100%	250.00	0%	0.00
Professional Development	0.00	0.00	175.70	75.00	0.00	0.00	420.00	0.00	0.00	355.88	0.00	0.00	1,026.58	500.00	105%	500.00	205%	1,026.58

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Actual	Anticipated	Variance	Total Budget	Budget Received	Projected Total
Small & Fellowship Groups	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	-100%	300.00	0%	0.00
Social Events	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	42.18	0.00	92.18	500.00	-82%	500.00	18%	92.18
Sunday Mornings	0.00	0.00	11.94	0.00	0.00	44.42	0.00	0.00	790.69	35.64	0.00	0.00	882.69	1,200.00	-26%	1,200.00	74%	882.69
Visiting Preachers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	-100%	300.00	0%	0.00
Youth Work	53.11	39.00	569.13	599.86	80.64	29.10	0.00	0.00	38.18	0.00	103.32	0.00	1,512.34	1,200.00	26%	1,200.00	126%	1,512.34
Total	4,516.83	4,502.72	5,231.45	5,359.92	4,724.95	4,717.43	5,055.06	4,891.75	4,739.98	4,206.13	4,049.59	5,224.94	57,220.75	54,328.00	5%	54,328.00	105%	57,220.75
2. Projects																		
Amy Training	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443.10	0.00	180.00	623.10	0.00	n/a	0.00	n/a	623.10
BMS	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	4,008.00	4,525.00	-11%	4,525.00	89%	4,008.00
Christmas Lunch	641.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641.56	0.00	n/a	0.00	n/a	641.56
Church Development	512.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512.06	2,500.00	-80%	2,500.00	20%	512.06
Development Fund	89.99	0.00	360.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	449.99	0.00	n/a	0.00	n/a	449.99
Eco Church	0.00	12,663.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,801.20	0.00	0.00	23,465.00	0.00	n/a	0.00	n/a	23,465.00
Football Club	135.00	0.00	463.90	180.00	135.00	120.00	0.00	168.00	0.00	0.00	734.05	0.00	1,935.95	0.00	n/a	0.00	n/a	1,935.95
Gateway Radio	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	-100%	3,000.00	0%	0.00
Home Mission	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	334.00	4,008.00	4,525.00	-11%	4,525.00	89%	4,008.00
Love Looe	0.00	5,800.00	0.00	1,550.00	1,100.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	12,300.00	6,000.00	105%	6,000.00	205%	12,300.00
Manse Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	-100%	2,500.00	0%	0.00
Spree	0.00	1,720.00	560.00	0.00	0.00	73.79	198.76	155.21	0.00	60.00	0.00	0.00	2,767.76	0.00	n/a	0.00	n/a	2,767.76
Thank Offering	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	-100%	2,500.00	0%	0.00
Total	2,046.61	20,851.80	2,051.90	2,398.00	1,903.00	1,411.79	1,416.76	1,541.21	1,218.00	12,522.30	1,952.05	1,398.00	50,711.42	25,550.00	98%	25,550.00	198%	50,711.42
4. Admin																		
Bank Charges & Fees	6.55	6.85	7.34	6.95	6.95	7.34	6.95	6.95	8.16	6.95	4.64	3.04	78.67	150.00	-48%	150.00	52%	78.67
IT Hardware & Software	141.99	0.00	0.00	245.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175.00	562.69	500.00	13%	500.00	113%	562.69
Safeguarding Training	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00	0.00	0.00	0.00	120.00	250.00	-52%	250.00	48%	120.00
Stationery	11.99	50.39	166.37	50.39	126.14	51.89	51.89	51.89	249.05	389.51	563.33	157.67	1,920.51	200.00	860%	200.00	960%	1,920.51
Subscriptions	362.30	399.90	323.76	323.76	462.36	323.76	423.01	505.65	307.07	352.57	882.26	398.96	5,065.36	3,000.00	69%	3,000.00	169%	5,065.36
Total	522.83	457.14	497.47	626.80	595.45	382.99	481.85	564.49	684.28	749.03	1,450.23	734.67	7,747.23	4,100.00	89%	4,100.00	189%	7,747.23
5a. Church Estate																		
Church Health & Safety	0.00	1,990.00	0.00	125.02	155.50	0.00	0.00	0.00	180.00	0.00	1,320.00	0.00	3,770.52	0.00	n/a	0.00	n/a	3,770.52
Church Insurance	0.00	0.00	0.00	0.00	0.00	0.00	2,254.27	0.00	0.00	0.00	0.00	0.00	2,254.27	2,000.00	13%	2,000.00	113%	2,254.27
Church Utilities & Rates	390.27	518.46	382.79	741.00	196.89	247.30	217.99	327.15	299.81	707.76	565.72	526.29	5,121.43	7,200.00	-29%	7,200.00	71%	5,121.43
Cleaning	0.00	0.00	70.00	0.00	91.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161.43	2,400.00	-93%	2,400.00	7%	161.43
First Aid	0.00	0.00	0.00	246.00	111.00	0.00	0.00	0.00	331.84	0.00	0.00	390.00	1,078.84	200.00	439%	200.00	539%	1,078.84
Total	390.27	2,508.46	452.79	1,112.02	554.82	247.30	2,472.26	327.15	811.65	707.76	1,885.72	916.29	12,386.49	11,800.00	5%	11,800.00	105%	12,386.49
5b. Manse Estate																		
Manse Health & Safety	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105.60	0.00	105.60	0.00	n/a	0.00	n/a	105.60
Manse Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511.75	0.00	0.00	0.00	511.75	340.00	51%	340.00	151%	511.75
Manse Utilities & Rates	280.40	0.00	0.00	256.32	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2,576.72	3,700.00	-30%	3,700.00	70%	2,576.72
Mortgage	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	900.00	10,800.00	10,800.00	-0%	10,800.00	100%	10,800.00
Total	1,180.40	900.00	900.00	1,156.32	1,155.00	1,155.00	1,155.00	1,155.00	1,666.75	1,155.00	1,260.60	1,155.00	13,994.07	14,840.00	-6%	14,840.00	94%	13,994.07
Total	8,656.94	29,220.12	9,133.61	10,653.06	8,933.22	7,914.51	10,580.93	8,479.60	9,120.66	19,340.22	10,598.19	9,428.90	142,059.96	110,618.00	28%	110,618.00	128%	142,059.96
Budgeted	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.16	9,218.24						

Summary Totals

	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Total to Date
Opening Balance	54,450.63	55,459.29	32,761.79	40,028.35	38,586.71	43,696.59	45,488.09	44,013.30	46,777.70	47,126.08	38,604.75	43,636.53	54,450.63
Income	9,665.60	6,522.62	16,400.17	9,211.42	14,043.10	9,706.01	9,106.14	11,244.00	9,469.04	10,818.89	15,629.97	8,430.61	130,247.57
Expenditure	8,656.94	29,220.12	9,133.61	10,653.06	8,933.22	7,914.51	10,580.93	8,479.60	9,120.66	19,340.22	10,598.19	9,428.90	142,059.96
Surplus (Income - Expenditure)	1,008.66	-22,697.50	7,266.56	-1,441.64	5,109.88	1,791.50	-1,474.79	2,764.40	348.38	-8,521.33	5,031.78	-998.29	-11,812.39
Fund Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Balance	55,459.29	32,761.79	40,028.35	38,586.71	43,696.59	45,488.09	44,013.30	46,777.70	47,126.08	38,604.75	43,636.53	42,638.24	42,638.24

Surplus Summary	Amount
Anticipated Surplus to Date	-2,418.00
Actual Surplus to Date	-11,812.39
Budgeted Annual Surplus	-2,418.00
Projected Annual Surplus	-11,812.39

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SAFEGUARDING POLICY STATEMENT FOR SALTASH BAPTIST CHURCH

Our vision

The vision statement of Saltash Baptist Church is “to evangelise our community and beyond, to encourage people to become more Christ-like through discipleship and we are committed to meeting the needs of those inside and outside our walls through ministry. We value fellowship and will come before the Lord in obedience to worship Him.”

In fulfilling this visions, we:

- Welcome children and adults at risk into the life of our community
- Run activities for children and adults at risk
- Make our premises available to organisations working with children and adults at risk

Our safeguarding responsibilities

The church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, ethnicity or ability.
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 this policy and to the development of sound procedures to ensure we implement our policy well.

- **Prevention and reporting of abuse**
  It is the duty of each church member to help prevent the abuse of children and adults at risk, and the duty of each church member to respond to concerns about the well-being of children and adults at risk. Any abuse disclosed, discovered or suspected will be reported in accordance with our procedures. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.
- **Safer recruitment, support and supervision of workers**
  The church will exercise proper care in the selection and appointment of those working with children and adults at risk, whether paid or voluntary. All workers will be provided with appropriate training, support and supervision to promote the safekeeping of children and adults at risk.
- **Respecting children and adults at risk**
  The church will adopt a code of behaviour for all who are appointed to work with children and adults at risk so that all children and adults are shown the respect that is due to them.
- **Safer working practices**
  The church is committed to providing an environment that is as safe as possible for children and adults at risk and will adopt ways of working with them that promote their safety and well-being.
- **A safer community**
  The church is committed to the prevention of bullying. The church will seek to ensure that the behaviour of any individuals who may pose a risk to children, young people and adults at risk in the community of the church is managed appropriately.

Safeguarding contact points within our church

The church has appointed the following individuals to form part of the church safeguarding team:

Sue Olver, Designated Person for Safeguarding (DPS)
She will advise the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected. Contact TBC

Jeff Howden, Deputy Designated Person for Safeguarding (DPS)
He will assist the Designated Person for Safeguarding (DPS) in helping the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected.
Phone number: 07939 158133 Email address: safeguarding@saltashbaptist.co.uk

Rebecca Bright, Disclosure and Barring Service (DBS) Verifier and Safeguarding administrator She will assist the Designated Person for Safeguarding (DPS) with the DBS verification and the general safeguarding administration.
Phone number 07896 638375 Email address:
safeguard.admin@saltashbaptist.co.uk

Vacancy (TBC), Safeguarding Trustee
They will raise the profile of safeguarding within the church and oversee and monitor the implementation of the safeguarding policy and procedures on behalf of the church trustees.

Our church minister is also an important part of the Church Safeguarding Team. Where possible, the Church Safeguarding Team will work together if and when issues arise. However, each person has a responsibility to report allegations of abuse as soon as they are raised.

Further definitions of these roles can be found in the BUGB publications 'Safe to Grow' (2011) & 'Safe to Belong' (2015).

Putting our policy into practice

A copy of the safeguarding policy statement will be displayed permanently on the church noticeboard and church office and is available on our church website.

Each worker with children and/or adults at risk will be given a full copy of the safeguarding policy and procedures and will be asked to sign to confirm that they will follow them.

A full copy of the policy and procedures will be made available on request to any member of, or other person associated with the church.

The policy and procedures will be monitored and reviewed annually, and any necessary revisions adopted into the policy and implemented through our procedures.

The policy statement will be read annually at the church AGM, together with a report on the outcome of the annual safeguarding review.