



Temple Baptist Church
30 Three Tuns Lane
Oxley, Wolverhampton
WV10 6BD
Charity Number: 1039518

2022 TRUSTEES ANNUAL REPORT

AIM AND PURPOSES

Temple Baptist was organized on the 19th of February 1993 for the purpose of planting a gospel preaching, soul winning, New Testament Church in the locality of Oxley, Wolverhampton.

Our purpose is to carry out the Great Commission, which Jesus Christ gave to the apostles as recorded in Matthew 28:18-20 by teaching and preaching the gospel and making and training disciples.

OBJECTIVES AND ACTIVITIES

Temple is committed to reaching out to our community with the gospel and to bring in as many people as possible to worship with us and grow in their Christian lives. We do this through a variety of means.

Worship and Teaching Services

Worship and teaching services are held both on Sunday mornings and Sunday evenings. We have midweek Bible Study and once a month we have a Saturday morning Bible Study.

A variety of other events are held. Bible Studies, Men's Prayer Breakfast, Friday Prayer Night, Friday Youth Clubs, Free Coffee/Lunch Clubs, Evangelism and Family Nights all are used to enable us to reach our objectives.

Pastoral Care

Pastor Gritts makes personal visits to our elderly on a weekly basis. He and our other pastors are available to the congregation on a 24-hour basis.

A crèche facility is also available for young children during our regularly scheduled services. Our workers are all DBS checked and fully trained.

Discipleship

To fulfill our purpose of making and training disciples, several of our people are trained to disciple others. This is a several week course taking new believers through the Scriptures and teaching them the truths of God's Word. The goal is to help them become active members of the church with the idea that they will be able to teach others also.

Our teens and younger children spend one week at a summer youth camp each year. Here they are challenged by God's Word and encouraged to build strong friendships with other Christian young people. (Note – due to COVID-19 the 2021 summer camp was cancelled, and recommenced in Summer 2022)



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We are also involved in training young men and women for the Lord's service. Through our relationship with Baptist Bible College in Telford, we are privileged to have several college students attending our services and serving in various positions throughout the church.

Mission and Evangelism

Temple is involved in training our members to be active in evangelism by tract distribution, sharing the gospel with family and friends, and also taking the message to the wider community by street evangelism.

The Oxley Village Resident's Association meets at our church for their regular meetings. The community formed the Association in an effort to improve their local area. Through our cooperation with this association we are making ourselves a part of the community and reaching out to the perceived needs.

We offer a free lunch to our community on the first Saturday of each month. This is led by one of the men of the church as an effort to reach out to the needy and elderly in our area. The church also began a free coffee morning each Monday to allow for the elderly in the community to meet, have a cup of coffee or tea and some cakes, and get warm throughout the cold winter. Due to the popularity of the event, we expect to continue this ministry throughout 2023.

The ministry in Telford, which has been named New Life Baptist Church, aims to reach the surrounding community through community events and weekly Bible studies. This ministry has been led by Rev. Kevin Pine, a current missionary from the USA.

Further, through our freewill giving, we help to support the following missionaries and ministries by monthly donation: Simon Jacobs in Pakistan, Luciana Reale in Spain (retired), Baptist Bible College in Telford, TJ Gritts in Spain, Jurgen Notz in Germany, Mark Hale in Portugal, and Leonard James in Wales.

Throughout 2022, we are also able to sponsor 17 missionaries throughout the United Kingdom. This ministry has been very successful with seeing 33 people saved and 29 baptisms.

ACHIEVEMENTS AND PERFORMANCE

Due to the many changes seen in 2020 due to the COVID pandemic, Temple continues to offer the online streaming of Sunday AM/PM worship services as well as Wednesday Bible Studies in order to continue being a ministry to those who are not able to attend, while also opening worship services to in person.

Through online streaming and through the ministries out of Temple, we have seen several people through the immediate community join the services each week. In-person, Temple



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saw a significant increase in in-person attendance. We had an average Sunday morning attendance of 53, an average Sunday evening attendance of 34, and an average attendance of 23 in our Wednesday Bible study services throughout the 2022 year. And online we are reaching an average of 195 people on Sundays and around 112 people reached on Wednesday Bible Studies each week.

Our Church Building

In October of 2012, the church began the first phase of an extensive building project. The initial phase included a new crèche, two new toilets, a new entry, and foyer. This was a much needed phase, and we are so thankful that this was completed in 2013 and was paid for in cash. We have built a relationship with Kingdom Bank to secure funds for further building work. Going forward, we will be extending the building by extending the auditorium room, building a new classroom and a new kitchen area. In 2017, we were able to secure a loan from Kingdom Bank and began the building extension. This work finished in the summer of 2018. The church now has an extended auditorium, new kitchen, new teen's classroom and 2 new toilets (detailed within the Plans for Future Periods section (under Building Project)). We are now in the process of planning an additional extension towards the back of the church building which will allow for additional classroom space. This work is expected to begin within the next couple of years once financial agreement has been made.

FINANCIAL REVIEW

Temple's revenue is based on the tithe and freewill offering of our members.

Total receipts on funds were £65,351. Of the total receipts, we gave £3,106 into our Missions account. The 2022 receipts represent a 25.8% increase from 2021 overall and a -8% decrease in allocation to missions during the same period. Over the course of 2022, the church spent £9,588 on general property improvement. For the year, the church funds sat well above any obligations on a monthly basis, which gave the church the ability to pay for any monthly overhead costs.

Balances carried forward at 31st December totaled £74,727 and is split between accounts as follows: £51,550 Current account; £21,884 Saver account; £1,293 Missions account

STRUCTURE, GOVERNANCE, AND MANAGEMENT

The method of receiving members is set out in our constitution and by-laws. Our structure consists of the leadership of our pastor and associates, elected trustees, secretary and treasurer, and appointed Sunday school teachers.

The church members are responsible for making decisions on all matters of general concern and importance including deciding on how the funds are to be spent. This is done by means of an annual general meeting, with various smaller items brought to the church



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throughout the year.

PLANS FOR FUTURE PERIODS

Building Project

2018 saw the completion of Phase Two of our building project. This includes a new kitchen and fellowship hall to the rear of the existing building; two new rooms attached to the side of the building; and a new hallway. Through our newly formed relationship with Kingdom Bank, we were approved for a loan in the amount of £95,000 in order to meet the financial need of this project. Our goal will be to pay this loan off as quickly as possible, so we can move on to Phase Three in the future, which will include a possible extension towards the back of the building for new classrooms and offices.

With this increased seating we would hope to see a good increase in attendance.

With the substantial increase in BoE Base Rates in 2022, we are discussing the delay of any further borrowing until the base rates reduce to a more manageable level. We are looking to remove the dirt mound at the south side of the parking lot to allow for more parking spaces. We are also looking to general improvements to the building in next few months.

Community Outreach

During 2022, Temple Baptism Church continued outreach in the community through a parent and toddler group and the start of a Monday Coffee Morning for the elderly in the community. This is intended to reach out to people over the age of 65 who are looking to gather together in a warm place, have a cup of tea or coffee and some biscuits/cakes. The initial startup has been very well received with attendance of up to 20 people each Monday.

ADMINISTRATIVE INFORMATION

Temple Baptist Church – 1039518
Office: 17 Lane Green Road
Codsall, Wolverhampton
WV8 2JZ

Rev Tom Gritts – Lead Pastor
Rev Danny Nelson - Associate Pastor
Rev Paul Williams – Associate Pastor
Mr. Steve Jefimik – Trustee (Chair)

Mr. Albert Bunsie – Trustee (Secretary)
Mr. Keith McHenry – Trustee (Treasurer)
Mr. Dennis Buchanan – Trustee

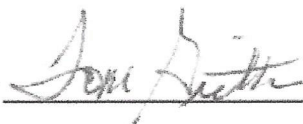
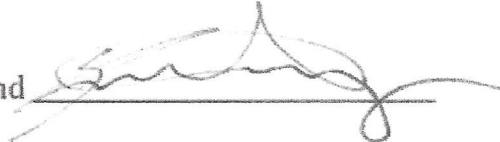
(See Appendix for Trustee Personal Summaries)

Barclays Bank, PLC, Lane Green Road, Bilbrook, Codsall, Wolverhampton
Chase Accounting, Girton Road, Cannock, Staffordshire



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Report approved by the Trustees of Temple Baptist Church on 27th OCT 2023 and signed on

their behalf by , and 

CHURCH ACCOUNTS

Temple Baptist Church INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31 December 2022

	31 December 2022		30 December 2021	
	£	£	£	£
<u>Income</u>				
General Income	61,330		45,173	
Mission Income	3,106		3,379	
Interest Received	22		5	
Support Income	593		3,102	
Building Fund	300		300	
Total Income		<u>65,351</u>		<u>51,959</u>
<u>General Expenses</u>				
Ministerial Expenses	6,694		2,036	
Gifts	815		682	
Support Funds	4,866		7,884	
Sponsorship	215		2,044	
Accountancy	1,128		24	
Others	50		0	
		<u>14,268</u>		<u>13,770</u>
<u>Property Expenses</u>				
Repairs & Renewals	9,588		7,758	
New Life Building Rent	0		0	
Legal fees	0		0	
Insurance	1,029		975	
Light & Heat	5,893		2,749	
Rates & Water	718		205	
Building Construction Work				
		<u>17,228</u>		<u>11,687</u>
<u>Overheads</u>				
Postage & Stationery	746		173	
Mortgage Interest	4,998		4,888	
Telephone	630		897	
Bank Charges	294		285	
Subsistence & Refreshments	3,592		677	
Licences	552		372	
Motor Expenses	2,745		240	
Computer Consumables	188		380	
Website	237		191	
Other operating expenses	0		208	
		<u>13,982</u>		<u>8,118</u>
<u>Expenses</u>		<u>45,478</u>		<u>33,575</u>
Net Surplus		<u>19,872</u>		<u>18,384</u>

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Temple Baptist Church
BALANCE SHEET
FOR THE PERIOD ENDED
31 December 2022

	31 December 2022		30 December 2021	
	£	£	£	£
Assets				
Building Work b/f		161,684		161,684
Building Work additions		(0)		
		<u>161,684</u>		<u>161,684</u>
Closing Bank Balances				
Current Account	51,550		41,369	
Saver Account	21,884		16,144	
Mission Account	1,293		1,179	
	<u>74,727</u>			<u>58,692</u>
Accruals	(576)	74,151		
Long Term Finance				
Kingdom Bank Mortgage		(78,620)		(81,906)
		<u>157,215</u>		<u>137,342</u>
Reserves				
Opening Bank Balances		137,343		118,957
Surplus for Year		19,872		18,384
Closing Funds		<u>157,215</u>		<u>137,341</u>



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APPENDIX

Trustee Summaries

Rev T Gritts

I have been in the Gospel ministry full time for nearly 50 years. I attended Baptist Bible College in Springfield, Missouri from 1975-1980 and graduated with a Theology degree. I have been serving in England as a missionary with the Baptist Bible Fellowship International for the past 40 years, and during that time the Lord has allowed me to establish Temple Baptist Church in Oxley, Wolverhampton, to see this church organize into a charity and to purchase their own building in 1993. From this church, two other churches have been established in the Cannock area.

Besides my ministry in the church, I was a School Governor of Birches First School in Codsall for over seven years and Executive Director for the Chris Law Day Centre for Older People for eight years. I am currently Chairman of the Oxley Village Resident's Association, a post I have held for the past eight to ten years. I have also been serving as Dean of Students for Baptist Bible College in Telford since 2004.

I am a homeowner, having one property here in Britain, and two other houses in the USA. My income is derived of charitable giving of over 100 churches in the States who donate monthly to our ministry.

Albert Bunsie

I was born in Wolverhampton in 1962. As a child and into my early years, I attended Bushbury County infants and junior school. My secondary education was completed at Northcote high school. Upon leaving Northcote high school, at the age of 16, I attended Bilston College on a full-time basis. During the three years, I attended Bilston College; I passed the Business Education Council (BEC) general certificate and achieved A levels in Law and Business studies.

Once leaving Bilston College, I sought gainful employment within the workforce. This resulted in me being offered a job at Girobank PLC as a clerical assistant. During my first three years, I worked in a number of positions ranging from working in the post-room to the managing and administrating of customers overdrafts. I was then promoted to the position of Accounts Manager. This was a particularly interesting and satisfying role as it involved dealing with customers on a regular basis and resolving client issues. Having managed personal accounts for seven years, the opportunity arose for me to transfer to the Business Accounts department. I worked with GiroBank PLC for twenty years, until I was made redundant in March 2004. Very soon thereafter, in May 2004, I found employment with the Birmingham City Council as a Benefits Officer, a position I currently hold.



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I have attended Temple Baptist Church for more than 28 years and have always been an active member. I have regularly organised church activities and have participated in events for the benefit of other church members and the immediate community. In 2010, I was honoured to have been nominated and subsequently elected to the position of a Trustee.

I am also a homeowner and the father of three children.

Keith McHenry

In 2007, my wife and I decided to immigrate to England for the purposes of work. We moved from Texas to the UK in the spring of 2007, and have been living and working in the Midlands since. My wife and I are currently renting the property in Wolverhampton.

I attended the University of DeVry from 2001-2004 obtaining my Bachelors in Business Administration, graduating Cum Laude. I then attended the University of Texas at Arlington from 2005 through to May 2011, graduating with my Masters in Business Administration.

Soon after obtaining my Bachelor's degree in 2004, I began employment as a business analyst with Brinks Home Security in Irving Texas. During my employment at Brinks, I served as the principle analyst for national sales department in the second largest home security company in the USA reporting to the VP of Sales. I continued with Brinks Home Security until immigrating to England in 2007. Once in England, I began my employment at Tradeteam (A DHL Company) in Coleshill, West Midlands as an Operations Analyst in the customer service department. There, I significantly improved the process and design of client infractions processes. I also developed and maintained several databases within the business to retain historic activity for reporting purposes and to analyze trends of customer service business to gain insight into hourly, daily, weekly and seasonal fluctuations. Tradeteam employed me from 2007 through December 2011.

In January 2012, I began my employment at Barclays PLC, within their corporate division, working as a Business Manager. Since then, I have moved into the Finance team as a Finance Business Partner for the Corporate Bank as an AVP, responsible for financial reporting and the development and publishing of several performance reports for the UK and Ireland.

In the past several years, I have also had the opportunity to serve as a small business consultant for small businesses and start-ups within England developing business and marketing plans as well as providing advice.

My wife and I have been members of Temple Baptist Church since 2009. In January 2012, I was voted in by the members and board of the church to the position of treasurer. A position I have humbly and gratefully held since. In 2013, I was voted in by the members of the church as a Trustee. My wife and I are also Sunday school teachers for the children ages 6-12.



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Stephen Jefimik.

I was born in Wolverhampton on the 26th July 1957 and am the eldest son John and Bridget Jefimik. I have two brothers and one sister.

I attended St. Mary & St. Johns Primary School, and then moved to Smestow Comprehensive School Wolverhampton to complete my education leaving with a number of CSE's.

My previous employments prior to joining my current employer include working in a Blast Furnace, Furniture Salesman, Insurance Salesman and GOODYEARS GB (Ltd) in Wolverhampton where I worked for 16 years before being made redundant. I was responsible for the import and export of tyres from all around the world and then went on to Tractor Tyre Construction.

I have just retired from my position of Fire Fighter Crew Commander with Staffordshire Fire & Rescue Service. I have been there since October 1982. I was responsible for the training and welfare for all the Firefighters at Codsall Fire Station. I was also the Officer in Charge on fire calls leading the crew, making decisions, Dynamic & Analytical risk assessments, etc. sometimes under extreme pressure, to ensure that the objective had been achieved. I undertook other various duties such as administration, training, Health & Safety and Fire Brigade Union responsibilities. I also ran the Cadets Course at the station, which involves teaching 13 to 16- year-olds the basics in fire fighting and Community Fire Safety.

I have been a member of Temple Baptist Church, Three Tuns Lane in Wolverhampton for approximately 20 years now and have just been offered the position of Trustee which I willingly accepted. I have been the Sunday School teacher for the middle group, 6 to 12-year-olds, and I also, on occasions, lead the Wednesday Night Bible Study.

I am married to my wife. We have two children, Claire, who is Director of Learning at Shire Oak School in Walsall, and Andrew, who has a Business Degree from Wolverhampton University and works for Network Rail at Sandwell & Dudley Maintenance Delivery Unit.

In 2013, I was voted in by the members of the church as a Trustee.

Dennis Buchanan

After completing my CSE's, I left school and joined the Royal Air Force (RAF) in 1974 and spent eight years in the Ground Defense Squadron. Since leaving the RAF, I have been employed by Jaguar Land Rover (JLR) for twenty-nine years. My first role at Jaguar was a Fire Protection Officer. In 2001, I transferred to Human Resources to be employed as the company's Welfare Officer. My current role involves working closely with a multi-functional team, including human resources, occupational health, the pension's team, trade union, and outside agencies and professional bodies to support JLR employees across five plants in the UK. My role specifically involves providing on-going support to employees and their family members through counseling, pensions information, financial support and links to external support services to employees who are about to retire; are long-term sick or terminally ill or have died in or out of service.



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Alongside my main role as company welfare officer, I also deliver training sessions to JLR employees on bereavement and self-awareness. I am a member of the JLR diversity council, supporting diversity, culture change, dignity at work and work/life balance. Another role I have is a mentor to local young people in a school and college setting, who are interested in a career at JLR.

Since becoming a welfare officer, I have gained several qualifications in counseling, mentoring and bereavement. Most recently, in 2006, I achieved my advanced diploma in counseling and in 2007, a level 3 diploma in bereavement counseling. My family has attended Temple Baptist Church since 1991. I have been a homeowner and mortgage payer since working in the RAF, and I have lived in my current property for seven years.

Temple Baptist Church

**Financial Accounts
for the
Period Ended
31 December 2022**

Chase Accountancy Limited

**CANNOCK
STAFFORDSHIRE**



Temple Baptist Church

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Temple Baptist Church
INCOME AND EXPENDITURE ACCOUNT
FOR THE PERIOD ENDED
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	31 December 2022		<i>30 December 2021</i>	
	£	£	£	£
<u>Income</u>				
General Income	61,330		45,173	
Mission Income	3,106		3,379	
Interest Received	22		5	
Support Income	593		3,102	
Building Fund	300		300	
Total Income		65,351		51,959
 <u>General Expenses</u>				
Ministerial Expenses	6,694		2,936	
Gifts	815		682	
Support Funds	4,866		7,884	
Sponsorship	215		2,044	
Accountancy	1,128		24	
Others	50		0	
		14,268		13,770
 <u>Property Expenses</u>				
Repairs & Renewals	9,588		7,758	
New Life Building Rent	0		0	
Legal fees	0		0	
Insurance	1,029		975	
Light & Heat	5,893		2,749	
Rates & Water	718		205	
Building Construction Work				
		17,228		11,687
 <u>Overheads</u>				
Postage & Stationery	746		173	
Mortgage Interest	4,998		4,688	
Telephone	630		897	
Bank Charges	294		285	
Subsistence & Refreshments	3,592		677	
Licences	552		372	
Motor Expenses	2,745		246	
Computer Consumables	188		380	
Website	237		191	
Other operating expenses	0		208	
		13,982		8,118
 <u>Expenses</u>		45,478		33,575
 Net Surplus		19,872		18,384

Temple Baptist Church
BALANCE SHEET
FOR THE PERIOD ENDED
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<u>Assets</u>				
Building Work b/f		161,684		161,684
Building Work additions		(0)		
		161,684		161,684
<u>Closing Bank Balances</u>				
Current Account	51,550		41,369	
Saver Account	21,884		16,144	
Mission Account	1,293		1,179	
	74,727			58,692
<u>Accruals</u>	(576)	74,151		
<u>Long Term Finance</u>				
Kingdom Bank Mortgage		(78,620)		(81,906)
				(1,128)
		157,215		137,342
<u>Reserves</u>				
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Temple Baptist Church

**Financial Accounts
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**Independent Examiners Report To The Trustees of Temple Baptist Church, 30 Three
Tuns Lane, Oxley, Wolverhampton WV10 6BD.**

We report on the accounts of the charity for the year ended
31 December 2022

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to

- a) examine the accounts as required under section 145 of the 2011 Act,
- b) to follow procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act, and
- c) to state whether particular matters have come to our attention.

Basis of independent examiner's statement

Our examination is carried out in accordance with the general Directions given by the Charity commission. An examination includes a review of the accounting records kept by the 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- a) to keep accounting records in accordance with Section 130 of the 2011 Act;
- b) to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Rebecca Scott-Clegg AATQB
Chase Accountancy Limited
Cannock
Staffordshire

Date

17 October 2023

Temple Baptist Church

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**CANNOCK
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- c) to state whether particular matters have come to our attention.

Basis of independent examiner's statement

Our examination is carried out in accordance with the general Directions given by the Charity commission. An examination includes a review of the accounting records kept by the 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- a) to keep accounting records in accordance with Section 130 of the 2011 Act;
- b) to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Rebecca Scott-Clegg AATQB
Chase Accountancy Limited
Cannock
Staffordshire

Date

17 October 2023