



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

## **2023 TRUSTEES ANNUAL REPORT**

### **AIM AND PURPOSES**

Temple Baptist was organized on the 19<sup>th</sup> 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. Ladies Bible Study, Men's Prayer Breakfast, Friday Prayer Night, Free Lunch Club, 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.



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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 Monday morning coffee club to our community on each Monday of the month. This is led by one of the deacons of the church as an effort to reach out to the needy and elderly in our area.

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.

### **ACHIEVEMENTS AND PERFORMANCE**

Due to the many changes seen in 2020 due to the COVID 19 pandemic, Temple continues to offer online streaming services for our members and anyone who chooses to view the services online.

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, we had an average Sunday morning attendance of 65, an average Sunday evening attendance of 34, and an average attendance of 27 in our Wednesday Bible study services throughout the 2024 year. Through online streaming, we are reaching an average of 127 people on Sundays and around 84 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



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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. Other than major building works, which is on hold, we have carried out normal restorative property improvement work on the building and car park.

## **FINANCIAL REVIEW**

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

Total receipts on funds were £73,223. Of the total receipts, we gave £4,853 into our Missions account. 2024 receipts were 12% higher to 2023 overall. Over the course of 2024, the church spent £19,979 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 31<sup>st</sup> December totaled £65,133 and is split between accounts as follows: £62,695 Current Account; £1,000 Saver account; £1,438 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 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.



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

In 2022, we decided to delay any further major building renovation projects due to the base rates rising drastically since COVID-19. In 2024 we are looking to complete some minor improvements to the property as needed.

### **Community Outreach**

During 2024, Temple Baptist Church continued the outreach in the community through a monthly luncheon group and the continuation of the Parent & Toddler group twice a month. Following the lockdowns imposed by the Government, these ministries were put back into place and we saw a considerable interest and uptick in activity through community participation.

### **ADMINISTRATIVE INFORMATION**

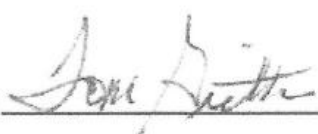
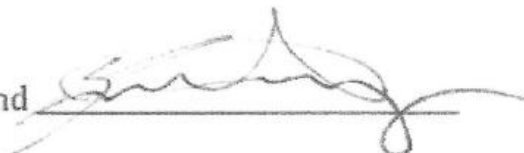
Temple Baptist Church – 1039518  
Office: 17 Lane Green Road  
Codsall, Wolverhampton  
WV8 2JZ

- Rev Paul Williams – Lead Pastor
- Rev Tom Gritts – Associate Pastor
- Rev Danny Nelson - Associate Pastor
- Mr. Steve Jefimik – Trustee/Chair
- Mr. Albert Bunsie – Trustee/Secretary
- Mr. Keith McHenry – Trustee/Treasurer
- Mr. Dennis Buchanan – Trustee
- Mr. David Cotteril - Trustee

*(See Appendix for Trustee Personal Summaries)*

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

Report approved by the Trustees of Temple Baptist Church on 27 October 2025 and signed on

their behalf by , and 



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## CHURCH ACCOUNTS

### Temple Baptist Church INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31 December 2024

	31 December 2024		31 December 2023	
	£	£	£	£
<u>Income</u>				
General Income	62,336		60,185	
Mission Income	4,853		3,550	
Interest Received	109		141	
Support Income	5,340		701	
Building Fund	585		753	
Total Income		<b>73,223</b>		<b>65,330</b>
<u>General Expenses</u>				
Ministerial Expenses	2,259		2,239	
Gifts	1,429		3,749	
Support Funds	19,747		16,748	
Sponsorship	0		0	
Accountancy	636		600	
Others	320		30	
		<b>24,391</b>		<b>23,366</b>
<u>Property Expenses</u>				
Repairs & Renewals	15,083		21,154	
New Life Building Rent	0		0	
Legal fees	0		0	
Insurance	1,282		1,149	
Light & Heat	2,283		7,688	
Rates & Water	1,331		338	
Building Construction Work				
		<b>19,979</b>		<b>30,329</b>
<u>Overheads</u>				
Postage & Stationery	693		244	
Mortgage Interest	5,655		6,247	
Telephone	706		798	
Bank Charges	317		154	
Subsistence & Refreshments	5,591		5,735	
Licences	932		190	
Motor Expenses	572		550	
Computer Consumables	300		203	
Website	309		237	
Security Alarm	808		675	
Other operating expenses	0		0	
		<b>15,883</b>		<b>15,034</b>
<u>Expenses</u>		<b>60,253</b>		<b>68,729</b>
Net Surplus		<b>12,970</b>		<b>( 3,398)</b>



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**Temple Baptist Church  
BALANCE SHEET  
FOR THE PERIOD ENDED  
31 December 2024**

	31 December 2024		31 December 2023	
	£	£	£	£
<b><u>Assets</u></b>				
Building Work b/f		161,684		161,684
Building Work additions		0		
		<b>161,684</b>		<b>161,684</b>
<b><u>Closing Bank Balances</u></b>				
Current Account	62,695		54,269	
Saver Account	1,000		6,341	
Mission Account	1,438		680	
	<b>65,133</b>		<b>61,291</b>	
<b><u>Accruals</u></b>	<b>( 636)</b>	<b>64,497</b>	<b>( 600)</b>	<b>60,691</b>
<b><u>Long Term Finance</u></b>				
Kingdom Bank Mortgage		( 59,405)		( 68,569)
		<b>166,776</b>		<b>153,805</b>
<b><u>Reserves</u></b>				
Opening Bank Balances		153,806		157,203
Surplus for Year		12,970		( 3,398)
<b>Closing Funds</b>		<b>166,776</b>		<b>153,806</b>



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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 26<sup>th</sup> 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.

### **David Cotteril**

I am 63 years old and I have been a member of Temple Baptist Church since 2003. I have attended Baptist Bible College.

I work as a Senior Local Government Officer, at Birmingham City Council, (BCC), and have been at BCC since August 1991. I used to work for the Revenue and Benefit Service, but now work for Corporate Complaints. Prior to working for BCC, I worked as an unpaid Debit Councillor.

I took and passed a course in Economics as an Undergraduate at Wolverhampton University.

NOTES SHEET		Client Number <b>775A</b>		
Temple Baptist Church	Accounts	01/01/2024	to	31 December 2024
Church		Started by		
		Finalised by	RJSC	24 October 2025
		Reviewed by		



NOTES						
Weeks in period	52	52	Months in period	12	12	
1 Fee Details	Last Yr	This Yr	Check fee with KSC or RSC		Bill Details	
Accountancy (285:786)	£ 500.00	£ 636.00	£ 530.00	Ex VAT	Net inc FP	530.00
Fee Protection (287:786)	£ 0.00	£ 0.00	£ 0.00	Always £25 plus VAT	VAT	106.00
VAT inclusive Fee	600.00		£ 636.00	Inc. VAT	Total	636.00

Review ML Risk level	Yes	No	Details
1 Any IVA's, Bankruptcy, CCI's		✓	
2 Complex business structure?		✓	
3 Multiple companies?		✓	
4 Large or unusual Cash transactions?		✓	Kingdom Bank Mortgage/Loan
5 Foreign clients/ transactions	✓		American Baptists
6 New sources of income		✓	
7 Amounts introduced/loaned to business		✓	
8 Client Behaviour		✓	
9 Lack of business documentation		✓	
10 Lack of ML documentation, PEP etc		✓	
If "Yes" to any of the above, discuss with KSC whether an On Line check is necessary			NB if online check is required, this section must be completed AFTER the online check
11 On line check required?	Yes	No	Conclusion: LOW
12 In view of above, record ML Risk level	Low Med High		

Book-keeping Issues

Recommendations

Always open Temple Baptist sheets in Excel

Temple Baptist Church

Extended Trial Balance

Year Ended

31 December 2024

NET PROFIT

12,970.75

Prior

-3,397.43

-1.57	-0.75	DIFFERENCE	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12
Comparative	FINAL ROUNDED	A/C	Open TB	Income	Expenses	Cash/ Bank Adjust	Debtors	Creditors	Journals	DRAFT	Adjustments	Depreciation	FINAL
-60,185.22	-62,336.44	General Income STO Tithe Missionary Repayment Gift Aid		-16,020.61 -38,376.55 -7,939.28						-62,336.44			-62,336.44
-3,550.00	-4,853.00	Mission Income STO Tithe		-1,728.00 -3,124.50						-4,852.50			-4,852.50
-141.00	-109.00	Interest Received		-108.57						-108.57			-108.57
-753.00	-585.00	Building Fund		-585.00						-585.00			-585.00
-701.00	-5,340.00	Support Inc Sppt inc – to Ian Hutchings Sppt inc – to TJ Gritts Sppt inc – New Life Sppt inc – tocamp Funds		-5,070.00   -270.00						-5,340.00			-5,340.00
2,238.65	2,258.69	Ministerial Expenses Bible study material			1,051.60 1,207.09					2,258.69			2,258.69
3,749.00	1,429.00	Gifts			1,429.38					1,429.38			1,429.38
16,748.00	19,747.00	Support Funds Missionary Support Support Funds – Ian Support Funds – Newlife Support Funds – Camp			7,248.35 3,742.00 4,217.00 4,540.00 0.00					19,747.35			19,747.35
0.00	0.00	Offerings								0.00			0.00
0.00	0.00	Sponsorship			0.00					0.00			0.00
0.00	0.00	Mens Breakfast			0.00					0.00			0.00
600.00	636.00	Accountancy	-600.00		600.00			636.00		636.00			636.00
0.00	0.00	Donations			0.00					0.00			0.00
30.00	320.00	Others Evivo			320.00					320.00			320.00
21,154.00	15,083.00	Property Improvement			15,083.30					15,083.30			15,083.30
0.00	0.00	New Life Building Rent			0.00					0.00			0.00
0.00	0.00									0.00			0.00
1,149.00	1,282.00	Insurance			1,282.25					1,282.25			1,282.25
7,688.00	2,283.00	Light & Heat			2,283.07					2,283.07			2,283.07
338.00	1,331.00	Rates & Water			1,331.28					1,331.28			1,331.28
244.00	693.00	Postage & Stationery			693.02					693.02			693.02
6,247.00	5,655.00	Mortgage Interest								0.00	5,654.74		5,654.74
798.00	706.00	Telephone			705.60					705.60			705.60
154.00	317.00	Bank Charges			316.56					316.56			316.56
5,735.00	5,591.00	Subsistence			5,590.81					5,590.81			5,590.81
190.00	932.00	Repairs & Renewals			931.50					931.50			931.50
550.00	572.00	Motor Expenses			571.76					571.76			571.76
203.00	300.00	Computer Consumables			299.97					299.97			299.97
		Website			309.48					309.48			309.48

## ETB

237.00	309.00												
		Security Alarm			808.32					808.32			808.32
675.00	808.00												
		Other operating expenses								0.00			0.00
0.00	0.00												

-600.00	-636.00	Accruals						-636.00		-636.00			-636.00
		Building Construction Work	161,683.47							161,683.47			161,683.47
161,683.00	161,683.00												
		Current Account 900064459	54,269.41	73,222.51	-69,380.62	97,152.74	-88,727.64			62,694.51			62,694.51
54,269.00	62,695.00					-3,841.89							
		Saver Account Building A/C 20428329	6,341.09			20,657.49	-25,998.28			1,000.30			1,000.30
6,341.00	1,000.00												
		Mission Account 60694517	680.36			5,857.86	-5,100.28			1,437.94			1,437.94
680.00	1,438.00												
		Kingdom /Mortgage Loan- monthly Kingdom /Mortgage Loan- Capital	-68568.75		8,879.28	5,939.00				-53,750.47	-5,654.74		-59,405.21
-68,569.00	-59,405.00												
		Kingston /Mortgage Loan	0.00							0.00			0.00
0.00	0.00												
		B/F Capital	-157,202.89	3,397.43						-153,805.46			-153,805.46
-157,203.00	-153,805.00												
-1.57	-0.75		0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12

**Temple Baptist Church**

**Financial Accounts  
for the  
Period Ended  
31 December 2024**

**Chase Accountancy Limited**

**CANNOCK  
STAFFORDSHIRE**



# **Temple Baptist Church**

## **Financial Accounts for the Period Ended 31 December 2024**

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**Temple Baptist Church**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE PERIOD ENDED**  
**31 December 2024**

	<b>31 December 2024</b>		<i>31 December 2023</i>	
	£	£	£	£
<u>Income</u>				
General Income	62,336		60,185	
Mission Income	4,853		3,550	
Interest Received	109		141	
Support Income	5,340		701	
Building Fund	585		753	
Total Income		<u>73,223</u>		<u>65,330</u>
 <u>General Expenses</u>				
Ministerial Expenses	2,259		2,239	
Gifts	1,429		3,749	
Support Funds	19,747		16,748	
Sponsorship	0		0	
Accountancy	636		600	
Others	320		30	
		<u>24,391</u>		<u>23,366</u>
 <u>Property Expenses</u>				
Repairs & Renewals	15,083		21,154	
New Life Building Rent	0		0	
Legal fees	0		0	
Insurance	1,282		1,149	
Light & Heat	2,283		7,688	
Rates & Water	1,331		338	
Building Construction Work				
		<u>19,979</u>		<u>30,329</u>
 <u>Overheads</u>				
Postage & Stationery	693		244	
Mortgage Interest	5,655		6,247	
Telephone	706		798	
Bank Charges	317		154	
Subsistence & Refreshments	5,591		5,735	
Licences	932		190	
Motor Expenses	572		550	
Computer Consumables	300		203	
Website	309		237	
Security Alarm	808		675	
Other operating expenses	0		0	
		<u>15,883</u>		<u>15,034</u>
 <u>Expenses</u>		<b>60,253</b>		68,729
 Net Surplus		<b>12,970</b>		<b>( 3,398)</b>

**Temple Baptist Church**  
**BALANCE SHEET**  
**FOR THE PERIOD ENDED**  
**31 December 2024**

	<b>31 December 2024</b>		<i>31 December 2023</i>	
	£	£	£	£
<u>Assets</u>				
Building Work b/f		161,684		161,684
Building Work additions		0		
		<b>161,684</b>		<b>161,684</b>
<u>Closing Bank Balances</u>				
Current Account	62,695		54,269	
Saver Account	1,000		6,341	
Mission Account	1,438		680	
	<b>65,133</b>		<b>61,291</b>	
<u>Accruals</u>	( 636)	<b>64,497</b>	( 600)	<b>60,691</b>
<u>Long Term Finance</u>				
Kingdom Bank Mortgage		( 59,405)		( 68,569)
		<b>166,776</b>		<b>153,805</b>
<u>Reserves</u>				
Opening Bank Balances		153,806		157,203
Surplus for Year		12,970		( 3,398)
<b>Closing Funds</b>		<b>166,776</b>		<b>153,806</b>

**Temple Baptist Church**

**Financial Accounts  
for the  
Period Ended  
31 December 2024**

**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 2024

**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

24 October 2025

NOTES SHEET		Client Number <b>775A</b>		
Temple Baptist Church	Accounts	01/01/2024	to	31 December 2024
Church		Started by		
		Finalised by	RJSC	24 October 2025
		Reviewed by		



NOTES						
Weeks in period		52	52	Months in period		12 12
1	Fee Details	Last Yr	This Yr	Check fee with KSC or RSC		Bill Details
	Accountancy (285:786)	£ 500.00	£ 636.00	£ 530.00 Ex VAT		Net inc FP 530.00
	Fee Protection (287:786)	£ 0.00	£ 0.00	£ 0.00 Always £25 plus VAT		VAT 106.00
	VAT inclusive Fee	600.00		£ 636.00 Inc. VAT		Total 636.00

Review ML Risk level		Yes	No	Details
1	Any IVA's, Bankruptcy, CCI's		✓	
2	Complex business structure?		✓	
3	Multiple companies?		✓	
4	Large or unusual Cash transactions?		✓	Kingdom Bank Mortgage/Loan
5	Foreign clients/ transactions	✓		American Baptists
6	New sources of income		✓	
7	Amounts introduced/loaned to business		✓	
8	Client Behaviour		✓	
9	Lack of business documentation		✓	
10	Lack of ML documentation, PEP etc		✓	
If "Yes" to any of the above, discuss with KSC whether an On Line check is necessary				NB if online check is required, this section must be completed AFTER the online check
11	On line check required?	Yes	No	Conclusion: LOW
12	In view of above, record ML Risk level	Low Med High		

Book-keeping Issues

Recommendations

Always open Temple Baptist sheets in Excel

Temple Baptist Church

Extended Trial Balance

Year Ended

31 December 2024

NET PROFIT

12,970.75

Prior

-3,397.43

-1.57	-0.75	DIFFERENCE	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12
Comparative	FINAL ROUNDED	A/C	Open TB	Income	Expenses	Cash/ Bank Adjust	Debtors	Creditors	Journals	DRAFT	Adjustments	Depreciation	FINAL
-60,185.22	-62,336.44	General Income STO Tithe Missionary Repayment Gift Aid		-16,020.61 -38,376.55 -7,939.28						-62,336.44			-62,336.44
-3,550.00	-4,853.00	Mission Income STO Tithe		-1,728.00 -3,124.50						-4,852.50			-4,852.50
-141.00	-109.00	Interest Received		-108.57						-108.57			-108.57
-753.00	-585.00	Building Fund		-585.00						-585.00			-585.00
-701.00	-5,340.00	Support Inc Sppt inc – to Ian Hutchings Sppt inc – to Ti Gritts Sppt inc – New Life Sppt inc – to camp Funds		-5,070.00   -270.00						-5,340.00			-5,340.00
2,238.65	2,258.69	Ministerial Expenses Bible study material			1,051.60 1,207.09					2,258.69			2,258.69
3,749.00	1,429.00	Gifts			1,429.38					1,429.38			1,429.38
16,748.00	19,747.00	Support Funds Missionary Support Support Funds – Ian Support Funds – Newlife Support Funds – Camp			7,248.35 3,742.00 4,217.00 4,540.00 0.00					19,747.35			19,747.35
0.00	0.00	Offerings			0.00					0.00			0.00
0.00	0.00	Sponsorship			0.00					0.00			0.00
0.00	0.00	Mens Breakfast			0.00					0.00			0.00
600.00	636.00	Accountancy	-600.00		600.00			636.00		636.00			636.00
0.00	0.00	Donations			0.00					0.00			0.00
30.00	320.00	Others Evivo			320.00					320.00			320.00
21,154.00	15,083.00	Property Improvement			15,083.30					15,083.30			15,083.30
0.00	0.00	New Life Building Rent			0.00					0.00			0.00
0.00	0.00									0.00			0.00
1,149.00	1,282.00	Insurance			1,282.25					1,282.25			1,282.25
7,688.00	2,283.00	Light & Heat			2,283.07					2,283.07			2,283.07
338.00	1,331.00	Rates & Water			1,331.28					1,331.28			1,331.28
244.00	693.00	Postage & Stationery			693.02					693.02			693.02
6,247.00	5,655.00	Mortgage Interest								0.00	5,654.74		5,654.74
798.00	706.00	Telephone			705.60					705.60			705.60
154.00	317.00	Bank Charges			316.56					316.56			316.56
5,735.00	5,591.00	Subsistence			5,590.81					5,590.81			5,590.81
190.00	932.00	Repairs & Renewals			931.50					931.50			931.50
550.00	572.00	Motor Expenses			571.76					571.76			571.76
203.00	300.00	Computer Consumables			299.97					299.97			299.97
		Website			309.48					309.48			309.48

## ETB

237.00	309.00												
		Security Alarm			808.32					808.32			808.32
675.00	808.00												
		Other operating expenses								0.00			0.00
0.00	0.00												

-600.00	-636.00	Accruals						-636.00		-636.00			-636.00
		Building Construction Work	161,683.47							161,683.47			161,683.47
161,683.00	161,683.00												
		Current Account 900064459	54,269.41	73,222.51	-69,380.62	97,152.74	-88,727.64			62,694.51			62,694.51
54,269.00	62,695.00					-3,841.89							
		Saver Account Building A/C 20428329	6,341.09			20,657.49	-25,998.28			1,000.30			1,000.30
6,341.00	1,000.00												
		Mission Account 60694517	680.36			5,857.86	-5,100.28			1,437.94			1,437.94
680.00	1,438.00												
		Kingdom /Mortgage Loan- monthly Kingdom /Mortgage Loan- Capital	-68568.75		8,879.28	5,939.00				-53,750.47	-5,654.74		-59,405.21
-68,569.00	-59,405.00												
		Kingston /Mortgage Loan	0.00							0.00			0.00
0.00	0.00												
		B/F Capital	-157,202.89	3,397.43						-153,805.46			-153,805.46
-157,203.00	-153,805.00												
-1.57	-0.75		0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12

**Temple Baptist Church**

**Financial Accounts  
for the  
Period Ended  
31 December 2024**

**Chase Accountancy Limited**

**CANNOCK  
STAFFORDSHIRE**





# **Temple Baptist Church**

## **Financial Accounts for the Period Ended 31 December 2024**

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**Temple Baptist Church**  
**INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE PERIOD ENDED**  
**31 December 2024**

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	£	£	£	£
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<u>Accruals</u>	( 636)	<b>64,497</b>	( 600)	<b>60,691</b>
<u>Long Term Finance</u>				
Kingdom Bank Mortgage		( 59,405)		( 68,569)
		<b>166,776</b>		<b>153,805</b>
<u>Reserves</u>				
Opening Bank Balances		153,806		157,203
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**Temple Baptist Church**

**Financial Accounts  
for the  
Period Ended  
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**Independent Examiners Report To The Trustees of Temple Baptist Church, 30 Three  
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31 December 2024

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Independent Examiner



Rebecca Scott-Clegg AATQB  
Chase Accountancy Limited  
Cannock  
Staffordshire

Date

24 October 2025