

TAMWORTH BAPTIST CHURCH

England & Wales · Charity number 1138677

Details

Status	Registered
Legal form	Previously excepted
Registered	2010-10-29
Register	View on the Charity Commission register

Contact

Address	Tamworth Baptist Church Derwent Tamworth B77 2LD
Phone	01827283747
Email	office@tamworthbaptists.org.uk
Website	www.tamworthbaptists.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

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Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£77,006	£18,130	-	-
2024-08-31	£73,680	£50,674	-	-
2023-08-31	£66,498	£96,136	-	-
2022-08-31	£82,323	£89,166	-	-
2021-08-31	£90,426	£64,400	-	-

Trustees

Name	Role	Appointed
BEV SMITH		
David Wilfred Thompson		2022-01-01
Esther Ford		2014-02-17
Martin Horner		2022-01-01
Maureen Harris		2025-01-01
RACHEL ELIZABETH SAGE		2017-01-01
Rev Sonya Setchell		2025-05-01
SUE SILCOCK		
Stuart Wright		2025-01-01

TAMWORTH BAPTIST CHURCH

England & Wales - Charity number 1138677

Accounts



Annual Report and Financial Statements to 31st August 2025

Living as whole life disciples



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The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31st August 2025
The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Introduction by Rev Sonya Setchell

As I look back over the last year, it seems strange to think that Ian and I have only been here for a few months! I think about how many changes there have been for us and thank God for going ahead of us and enabling us during the whole process. I am thankful to God for bringing us here as I have no doubt that God has brought us to Tamworth for this season and that we are right where God wants us to be. I look forward to what God is going to do in and through us as a church as we partner together with God.

I have been encouraged by the enthusiasm of various members of the church about starting up an Open the Book team and look forward to our training session in November and to beginning the journey together of acting out Bible stories in local primary schools. It is exciting as a church to renew our connection with Hanbury's Farm Community Primary School in particular as we are so close to them. I look forward to building a relationship with the school and seeing how God leads us next.

It has been good to continue the journey together of exploring how God wants to use each of us in His mission on our Frontlines. I look forward to seeing how this develops over the coming season and celebrating the fruit that God has grown in our lives and all that He has done through us.

Thank you for welcoming Ian and I to this church and community. We look forward to listening to God together as a church and following wherever He leads.



Text for 2026

**"Seek the Kingdom of God
above all else, and live
righteously, and he will give
you everything you need."**

Matthew 6:33 (NLT)

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Tamworth Baptist Church (Derwent, Belgrave, Tamworth B77 2LD) is a registered Charity, No. 1138677. *The Heart of England Baptist (Trust) Association Ltd (registered charity No.1080529) takes responsibility as custodian trustee for the church buildings and properties.*

Managing Trustees

The Church is administered by the Diaconate, who are the managing Trustees of the Charity, comprising: -

Minister: Rev Sonya Setchell

Secretary Mrs. Bev Smith

Treasurer Mr. David Thompson

Deacons

Mrs. Esther Ford

Mrs. Maureen Harris

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mr. Stuart Wright

Principal Advisers

Bankers

*The Co-operative Bank
PO Box 101, 1 Balloon Street,
Manchester M60 4EP*

Solicitors

*DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA*

Independent Examiners

Mrs. Rachel Durbridge.

Mrs. Joy Dean

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

The church's governing document is a Trust Deed dated 9th July 1872, which sets out the objects of the charity. The Constitution dated 30th September 2010 governs the day-to-day running of the charity.

Recruitment and Appointment of Trustees

The minister and Deacons are the Managing Trustees appointed by the church meeting. Up to 12 Deacons are chosen from among existing church members who show the reality of their faith by the consistency of the Christian character and by their loyalty to the cause of Christ. Annual Elections are held at the Church Annual General meeting by ballot; deacons are elected to serve three years and can re-stand for election at the end of each term. Nominees must secure a vote of at least 50% of those present and eligible to vote. A Church Secretary and Church Treasurer will be appointed by the church from among the elected deacons and following a change in 2017 these officers will now serve three-year terms.

Induction and Training of Trustees

HEBA agreed to hold Level 2 and level 3 Safeguarding training at Tamworth in October and those Deacons and Leaders needing to refresh their training took advantage of having a course so close to home! Newly appointed Deacons have undertaken Level 1 Safeguarding (on-line course) and will undertake Level 2 and 3 when required and each have a mentor appointed from amongst the Deacons to support them in their new role. A number of deacons attended, along with other leaders, First aid training in November. Any new Trustees appointed at the AGM will receive an induction to the role and formal training during the year.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting, which is normally held bi-monthly. The Minister of the Church, if any, is a paid Managing Trustee and with the Deacons gives leadership to the Church. The Deacons assist the Minister in his/her role and are also responsible for preparing the business for the

Church Meeting.

The church is part of the wider Baptist Family and a member church of the Heart of England Baptist Association (HEBA) and of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays annual subscription to BUGB based upon its membership numbers and also donates to BUGB (Home Mission Fund) for the Baptist family in the UK.

Custodian Trustee

As referred to on page 4, the custodian trustee for the Church is the Heart of England Baptist Association. The Trust company holds the title of the following properties: -

*Tamworth Baptist Church, Derwent,
Belgrave, Tamworth, B77 2LD*

*The Manse, 32 Stephenson Close,
Glascote Heath, Tamworth, B77
2DQ.*

Relationships between the Charity and Related Parties

The church is an active member of Tamworth Christian Churches (TCC), an ecumenical partnership of churches in the Tamworth area. The church supports financially and in prayer the work of *The Baptist Missionary Society (Charity Number 233782)* and seeks to maintain a link with a missionary working abroad to give encouragement and support to the work. The Church is currently linked with David and Michele Mahon, who are serving with BMS in Peru.

During the year, the church has given financial support to the *Baptist Union Home Mission Fund*. The church is a member of the *Baptist Union of Great Britain (Charity Number 1072038)*.

The Church is a member of 'thirtyone:eight,' a Safeguarding charity, which provides training, advice, and support. (*Charity No: 1004490*).

Objects of the Charity

The Church Meeting has agreed the following aims:

- *To worship*
- *To serve other people in the name of the Lord Jesus Christ*
- *As a demonstration of God's unconditional love for them*
- *With a view to many of them becoming Disciples of Christ*

This service will be focused on

- *Belgrave*
- *Tamworth*
- *The world*

To serve the needs of Baptists who live in and around Tamworth.

Our vision is that we will be a church of "whole-life disciples" who seek to live as fully committed followers of Jesus Christ.

Charity's main objectives for the Year.

The search for a new minister continued and the Deacons met with Sonya Setchell, from Stoke St Gregory, near Taunton, via Zoom initially and this led to an invite for Sonya and her husband Ian to spend a weekend in Tamworth and taking a service for us. This was a successful visit, and the Deacons issued an invitation to preach with a view, which Sonya accepted, and this took place in January. A special church meeting held in January issued a call to Sonya to the pastorate of Tamworth Baptist Church and we were delighted when this was accepted. Sonya's induction took place in June, when Rachel led the service, Dave Ellis conducted the induction and Rev Kathryn Morgan gave the address.

Following the newcomers Brunch in June 2024, seven people requested baptism and church membership. Six were baptized by Rev David Ford in December and were received into membership later that month. Rev Mike Roberts baptized a further candidate in January.

We continued to be blessed during the vacancy

with visiting preachers as well as a small team of preachers and worship leaders within our own congregation taking services for us each week. Many of those within our own congregation are continuing to use their gifts alongside Sonya, supporting her ministry. It has been good to begin a new sermon series on Fruitfulness on the Frontline, and during the summer we looked at women in the Bible. We continue to use iSing to lead our worship but a new worship group, AIM, have formed and have led us occasionally in live music. This has been a blessing, and they hope to be able to regularly take part in services.

Details of Significant Activities

During the year, the Church found a purchaser for the church organ, and this was removed in June, and the area has been decorated and flooring fitted to make the area suitable for prayer or toddlers play area.

David and Michele Mahon, together with their children, visited us in January, shared in our service, and joined us for a shared lunch afterwards. It was a great joy to see them once again and learn about the work they are doing with BMS in Peru.



The Deacons held a retreat which was led by Rachel and focused on our mission opportunities, it was good to spend time together in prayer and fellowship.

A number of our members attended the Baptist Assembly in May which was held in West Bromwich. The church is considering a resolution proposed at the Assembly on Mission.

We gave notice to the tenants in the Manse who left at the end of March. They left the property in good condition and following inspection by Sonya and Ian and the Fabric

team, it was agreed that no major decorations were needed. The team worked on some small items of repair and improvements for the property prior to the couple moving to Tamworth in May. We are grateful to Stoke St Gregory who allowed Sonya and Ian to remain in their former manse for an additional month whilst we were preparing for their move.

It was good to see many old friends join us for the Induction in June as well as Sonya and Ian's family and friends. Simon bought a group from Catshill Baptist Church who led us in live worship, which was much appreciated. We thank everyone who helped make that day so special.

The church held a Christmas Fayre which was raised £500, and a summer Craft Fayre which raised £400 for charities.

A new house group, meeting monthly at Church, began in the New Year.

Sonya has begun to establish a relationship with Hanbury Farm Community Primary School, and it is hoped to get a team together to do "Open the Book" – acting out Bible stories for the pupils, Sonya is also planning to take some assemblies and hold services at the church for pupils.

Special services It is good to report that we were able to celebrate Christmas with special services, including Brigade Nativity and a guest carol service. The guest speaker for our Church anniversary service was Mark Maybury, and we held Services at Easter, on Good Friday, and Easter Sunday. The produce from the Harvest festival was donated to the local foodbank.

Thanks - Thanks for your prayers, financial support and service carried out on our behalf throughout the past year. We look forward to all God has in store for us in the days that lie ahead.

Membership

We had 64 members at the end of August. Sandra and Andy Waite were reinstated from the reserve role, Matt Price was received into membership in September, Ash Price, Williams

Opping, Patrick Awuah, Nigel Downs, Jade Petricca, and Veronica Luca, were received into membership following baptism in December and Sonya and Ian Setchell transferred their membership from Stoke St Gregory.

Fellowship news

We are sad to report the deaths of members Audrey Armstrong, Maureen Round and Betty Jones as well as Colin Graydon, a friend of the fellowship, who had worshipped with us for almost 40 years.

We congratulated those who celebrated special birthdays during the year including Betty Jones (95) and Jean Fisher (90). Ray Rastall one of our longest serving members has moved from Tamworth and we said farewell and presented him with a gift in July.

Bev Smith
Church Secretary

* * *

Reports from Groups, Organisations and Events

A.I.M 2025

I felt that I should look at using my new found ability to play guitar, having had lessons for 12 years and setting up a rock band 4 years ago, to bring live music back into worship at TBC. When Andy came back to worship with us last year, I knew he had been in our previous music group a few years ago, I asked him if he fancied getting his guitar out, so we started to play together to see how it would go. After a few months I suggested we play in a service. The first service we played at highlighted that we needed a singer to help the congregation come in at the right place. Izzy was suggested and we asked her if she would sing with us, and we were delighted when she wanted to give it a go. A.I.M was born from the initials of our names, but also our AIM is to bring live worship back to TBC.

It's early days but we are hoping to play on a Sunday perhaps once a month. Pam

who used to play piano in our old music group has also said that she would like to support us and help Izzy in learning the songs, so we hope that when Pam feels able to that she will join us in practice and playing in the services when she can. We are excited to be able to look at some of the old songs we used to sing, but also looking at some new songs that we can learn and present to the congregation to sing along with and learn. We have some ideas and are looking forward to worshipping the Lord with live music which is our AIM.

If anyone has any musical abilities that we are unaware of we would love to hear from them, perhaps a drummer, a bass player, another pianist, or woodwind. It would all enhance the worship we can offer.

God Bless
Martin

* * *

Care Home services 2025.

Sonya has joined Bev and Sue, to provide a monthly service at both Evergreens and Standen House care homes. These services have been well received by the residents and staff alike and they look forward to our visit. They are challenging environments but rewarding to have the opportunity to show we care. Please pray for Sonya, Sue, and Bev for this ministry and if you would like to be involved, please speak to Sue.

Bev

Sunday Mornings – Young people's groups 2025

We have continued to have groups during the service for primary and secondary aged young people. Dave Tickle and Matt Price are sharing the leadership of the young people's Bible study group called The Grid, with variable numbers but always a valuable opportunity for the youngsters who attend.

Numbers in the XStream group vary from week to week with a maximum of six children and a fairly regular core of four. They enjoyed

preparing for and taking part in the service recently sharing the story of Esau and Jacob. It was good to welcome members of the BB after their sleepover recently.

The Bubbles group for 3-4s is new as our youngest members have “graduated” from crèche. Few in number – two – at the time of writing but lovely to have Rachel Durbridge taking the group recently.

We have now created a space at the back of the worship room with a soft mat and some toys for our very youngest members. This seems to be appreciated as it means those caring for babies and toddlers are able to remain in the service.

We continue to use Scripture Union Light resources for our materials on a Sunday morning.

It has been wonderful having practical support and encouragement from Sonya who has visited the groups and great too being able to utilise Ian’s talent for costume and prop making!

Irene

Craft Group 2025



The Craft group is going well. It's a very friendly group and anyone is more than welcome to join us. We meet on Tuesday mornings at 9 30 till 11 30 am. We have a coffee or tea with a chocolate biscuit. The girls are making cards, and some are knitting and crocheting. Currently Sylvia who leads the group, is recovering from a knee operation so Sue is opening the building, and the group is looking after itself.

Places of Welcome 2025



Places of welcome meets every Monday at 10am till 12pm. We enjoy a good catch up, teas coffees and lots of cake. We all enjoy joining in Bill's quizzes. Nancy has joined us and is leading us with some gentle exercises. We continue to build friendships and it is good to see new faces from time to time. We all enjoy the chat and laughter on a Monday morning.

Fran

Saplings



Saplings is a place where people bring their children to stay and play. We are still seeing new faces. We have a lot of children some come every week. Some come maybe once a month. All seem to enjoy everything that we offer. During the morning children play and share together. We do singing, then have a snack. A big thank you to all our staff. and our thanks go to Louise, Win, Beth, and Barbara without them we could not keep going. Please pray for us all. Pray that we will continue to build up relationships with the parents and invite them to come on a Sunday.

Love Sue Silcock

Monthly Housegroup 2025

In March, we set up a new monthly housegroup aimed primarily at those who had recently been baptised. The group meet in church on Monday evenings once a month and are led by myself and Martin Horner. We have been working through a programme called The Character Course. In our meetings we pray together, watch a video linked to the character we're exploring that month and then discuss a range of questions based on the theme. Attendance at the group has fluctuated and we are considering how we move forwards with this group.

Rachel Sage

* * *

Fabric Group 2025

During the last year the most noticeable change has been the sale and removal of the organ which has allowed the creation of an area for small children and for prayer.

There are a number of other fabric issues that will happen over the coming months. The external cladding of the building will be replaced and updated; there will be new flooring laid in the ladies' toilets and the damaged plasterwork in various parts of the building will be repaired.

If you notice an issue that may be a problem, please speak to David or Martin.

David Thompson



2nd Tamworth Girls' Brigade. 2025

We praise God for the way He keeps sending us new girls. We have four sections within the company – Explorers,

Juniors, Seniors, and Brigaders, a great number of girls. Some have left us recently to go onto different things. We meet on a Wednesday evening from 6 to 7:15 pm. We are hoping to send out some new leaflets into the schools to invite more girls to join us.

We held our annual awards night this summer. We welcomed again our commissioner, Jean Johnson to present our awards to the girls, Bev Smith opened our evening with the time of worship. The parents and friends of the children came to see what the girls are capable of. They did an amazing job of performing some of the songs from The Greatest Showman. We could not believe how much talent we have in our company. Well done, Girls! Thanks to everyone who came to support us.

We are trying to encourage the girls to take part in the Brigade Services and it's always good to see them and their parents in church. We have had two a sleepovers, on a Saturday night, to encourage the girls to come to services. We have a good relationship with the parents of the girls,

Thanks go to all our staff that work so hard each week - Debbie, Becky, Vici and we have a new helper, welcome Ashley. to our company

*Sue Silcock
Leader*

Lakeside Housegroup 2025

Lakeside House Group enjoy meeting together to learn more about our Lord and Saviour. We are in touch each day with those who want to receive a reflective song and, once a week, short talk online. If anyone else would like to be on the list to receive these please, let me know.

We have finished studying 'Romans Again' by Andrew Ollerton, a closer look at the characters mentioned in Romans. Again, it's opened our eyes to want to share the gospel with others.

We pray for each other and others in our fellowship. If anyone would like to join us, we meet every other Tuesday at 7:30 at 32 Dennis Lakeside, holidays permitting. You are very welcome.

Love Sue Silcock

Melford Housegroup

As a housegroup we meet most weeks, usually starting with a time of prayer before moving to our study. We are currently nearing the end of our study of Romans. We have been using material provided by Andrew Ollerton and the Bible Society and these have been really helpful. We are not a large group and if you want to join us do speak to Irene or David.

Irene and David Thompson

Evergreen Lunches 2025

We continue with this new venture to encourage those who would like to come and meet new people, have some fun, and a meal together. We have encouraged the guests to play darts, table tennis, badminton, balloon hitting and various other games. All are keen to join in. The talents of some of these people are amazing. We recently had a visit from Nick Adams, who gave us a Christian message with magic. The guests were amazed. We pray that God spoke to them through it.

We will be holding another Christmas meal on December 15th. The meals that are provided are made by the lovely talented Louise. Always amazing always plenty of food. We meet every fortnight. We never know how many will turn up but God always supplies just enough food for everyone. Michele is chiefly in charge of puddings which again are amazing.

Two of our guests Jo and Alan have helped clear the mess and put up a new fence in the space between the Doctors and us. Thank you to them both, to Maureen and Julie who have helped and to Steve who put in the new panel for us. Please pray for our relationships to grow and that we will find opportunities to introduce them to God and for them all that they will have a relationship with Him.

Love Sue Silcock

The Boys' Brigade – Annual Report, 2025



Our last session started with us welcoming all of the boys back after the summer break. It is really encouraging that the boys come each week and look forward to taking part in the activities that are planned.

Through the session the boys took part in a series of challenge activities that were arranged by the battalion. These presented a range of challenges that were totally different to previous years and were well received by the boys who willingly took part in them. We also took part in the ten-pin bowling event, a Company and Senior Section gaming morning, and an Anchor Boys and Junior Section fun morning. All of these activities were enjoyed by the boys and were great opportunities to meet and compete with other members of the battalion. When all of the events were complete, our Anchor Boys were overall runner-up, and our Senior Section was overall winners – well done boys. We also had a terrific, if very hot, day out at Conkers which was arranged by the Mid Staffs and Sandwell Battalion. This was a brilliant day, and we are grateful to the battalion for organizing the event which included the presentation of the overall trophies.

Throughout the session the boys completed badgework activities, and we presented them with their badges at our awards night on 14 June. It was great to meet with the boys and their parents on this special evening. We were pleased to welcome Simon Jerrison, Battalion Vice President, to the evening where he joined us in the quiz and then presented the boys with their badges.

There was also a weekend residential for three of our older boys who attended Unite. This was a great weekend, and it was wonderful to see the boys participating in the activities and meeting friends they had made the previous year.

It has also been a pleasure to continue leading the Brigade Services and see the boys and their parents in the church. These have been great opportunities to share a different style of service with you and to meet with the parents afterwards. Thank you for the support you give to these services.

So far this session we have joined the Juniors BIG Sleepover, have the bowling competition booked, are planning to attend Unite and hold an open evening again. Makes you wonder how we fit it all in!

As always, I want to take this opportunity to thank all of the staff for their hard work throughout the session, and in particular, the way they have engaged with the boys. This has enabled us to maintain our numbers and provide activities for the boys to enjoy.

Mark Vernon
Captain

* * *

Treasurer's Report

This is my report on the accounts of the church for the year ending 31st August 2025. During the year our income exceeded our expenditure by £12,975 taking our reserves at the end of the year to £142,745.

Firstly, I want to thank members and friends of the church for their gifts and offerings in the last year which have totalled £44,839 which is up 18% on the previous year. Those donors who have Gift Aided their support have allowed the church to claim an additional £10,213. If you are a taxpayer and have not signed a Gift Aid form, please speak to me as this will allow the church to reclaim some of the tax you have paid.

During the year we have received £1,000 for the sale of our organ. The instrument had not been working for some time, and the cost of any repair was likely to have been significant.

As a result of fund-raising events during the year it is good to be able to report that we have been able to donate funds to St Giles Hospice £501, Tamworth Foodbank £210, Young Lives v. Cancer £200 and Diabetes UK Sutton Youth Group £200. I want to take this opportunity to thank Joy and Rachel for their work in examining the church accounts, thanks to Bill for his work banking our cash offerings and examining the accounts of the groups within the church and thanks to all those who look after the accounts of the different church groups.

David Thompson
20th October 2025

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2025

	Note	Unrestricted	Designated	Restricted	Total	Prior Year
Incoming Resources						
Voluntary Income	2	55052	2320	7410	64782	54596
Investment Income	3	11144			11144	18734
Other Incoming Resources	4	1080			1080	350
Total Income		67276	2320	7410	77006	73680
Resources Used						
Ministry	5	24239			24239	8502
Mission	6	7311	1365	3210	11886	11321
Premises	7	12288			12288	23131
Administration	8	10463			10463	7720
Total Expenditure		54301	1365	3210	58876	50674
Net income (expenditure)		12975	955	4200	18130	23006
Transfers between funds		472	-472			
Net movement in funds		13447	483	4200	18130	23006
Total funds September 1 2024		129298	1221	1443835	1574354	
Total funds August 31 2025		142745	1703	1448035	1592483	
Represented by						
General Fund	12	142745			142745	129298
Designated Funds						
Community Projects	14		1448		1448	858
Craft Group	15		2		2	13
Places of Welcome	16		253		253	177
Puppets	17					119
Signs for Worship	17					53
Restricted Funds						
Boys Brigade	18			9254	9254	5226
Girls Brigade	19			1608	1608	811
Church Property	10			1235000	1235000	1235000
Manse Properties	10			177000	177000	177000
Other Fixed Assets				25000	25000	25000

NOTE 1

These accounts are presented on a Receipts & Payments basis as permitted under Charities Act 2011 s.133

NOTE 2

	Unrestricted	Designated	Restricted	Total	Prior Year
Offerings	44839			44839	37879
Gift Aid	10213			10213	11050
Church Groups Income		2320	7410	9730	5667
	55052	2320	7410	64782	54596

NOTE 3

Bank Interest					18
HEBA Interest	524			524	1153
Baptists Together Interest	3228			3228	3178
Rent Received	792			792	2285
Manse Rental Income	6600			6600	12100
	11144			11144	18734

NOTE 4

Payments for copying	80			80	170
Funeral Fees					150
Equipment sold	1000			1000	30
	1080			1080	350

NOTE 5

Ministers Stipend	9172			9172	3816
Ministry Expenses	391			391	334
Pension Costs	1246			1246	292
Manse Costs	3744			3744	508
Preaching Fees	1185			1185	987
Ministerial Candidate Expenses	714			714	88
Removals costs	3768			3768	
Work before manse occupied	2368			2368	
Manse Rental Expenditure	1651			1651	2477
	24239			24239	8502

NOTE 6

BUGB Home Mission	3380			3380	3380
BMS World Mission	3380			3380	3380
Giving to Home Mission and BMS is 5.02% income to each					
BMS World Mission Mahons	400			400	400
Sunday School	93			93	198
Schools work	58			58	
Church Groups Expenditure		1365	3210	4575	3963
	7311	1365	3210	11886	11321

NOTE 7

Electricity	1029	1029	1445
Gas	2281	2281	3934
Water Rates	271	271	250
Cleaners	4750	4750	4560
Cleaning Materials	40	40	15
Church Insurance	2224	2224	2287
Other Premises costs	1693	1693	10640
	12288	12288	23131

NOTE 8

Stationery	70	70	77
Telephone costs	2286	2286	1061
Ink & other printing	1684	1684	2826
Equipment purchased	713	713	15
Other Admin costs (see Note 9)	5710	5710	3741
	10463	10463	7720

NOTE 9

Computer Software & Website	1081	1081	1087
Copyright Licence			281
BU Subscription	316	316	326
Other Subscriptions	185	185	180
Training costs	1080	1080	15
Conference Fees (not minister)	534	534	
HEBA Payroll Service Fees			225
Books & Leaflets & Banners	171	171	502
Tea & Coffee	244	244	245
Communion Supplies	119	119	
Meals Expenditure	199	199	
Indemnity Insurance	358	358	358
Benevolent Fund	427	427	36
Music costs	654	654	45
Other items (all under £100)	342	342	441
	5710	5710	3741

NOTE 10

The church is the beneficial owner (subject to the relevant trust) of the property assets listed. The Custodian Trustee is Heart of England Baptist Association (charity no. 1080529). The value of the church property is the insurance value which were re-assessed in the year to 31 August 2017. The value of the manse is quoted as cost of purchase.

NOTE 11

STAFF COSTS

Salaries	9172	9172	3815
Pension costs	1246	1246	292
	10418	10418	4107

NOTE 12

General Fund

Balance 1 September 2024	129298
Surplus in the year	12975
Puppets funds transferred	119
Signs for Worship funds trf'd	53
Donation from Craft Group	300
	142745
Funds currently held as follows	
Co-operative Bank	7213
HEBA Funds	3587
Baptists Together Funds	132198
	142998
Some of these funds are for	
Places of Welcome	253
	142745

NOTE 13

The church has been an Employer member of the Baptist Pension Scheme which had been In deficit for a number of years. The Employer members within the scheme had been making additional payments to reduce this deficit. During the last financial year a scheme has been put in place for the scheme to be bought out which means that there is no longer a deficit to which the church has to contribute.

NOTE 14

Community Projects Previously Saplings & Evergreens Lunches

Income	1599
Expenditure	-1009
Opening Balance 01/09/24	858
Closing Balance 31/08/25	1448

NOTE 15

Craft Group

Income	352
Expenditure	-63
Donation to church	-300
Opening Balance 01/09/24	13
Closing Balance 31/08/25	2

NOTE 16

Places of Welcome

Donations	116
Expenditure	-40
Opening Balance 01/09/24	177
Closing Balance 31/08/25	253

NOTE 17

Puppets & Signs for Worship

Funds have been held in the church account for a number of years without them being used. The Deacons took the decision to transfer these Discretionary funds to the church general fund.

NOTE 18

Boys Brigade

Income	6443
Expenditure	-2416
Opening Balance 01/09/24	5226
Closing Balance 31/08/25	9253

NOTE 19

Girls Brigade

Income	967
Expenditure	-794
Opening Balance 01/09/24	1608
Closing Balance 31/08/25	1781

Independent Examination

This report to the trustees of Tamworth Baptist Church follows our examination of the accounts of the church (Charity number 1138677) for the year ending 31st August 2025. We have completed our examination of the accounts and confirm that no material matters have come to our attention which give us cause to believe that in any material respect the accounts were not kept in accordance with S.130 of the Charities Act.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to obtain a proper understanding of the accounts.

Rachel Durbridge Joy Dean

Independent Examiners

* * *

Thanks

Thanks to the finance team, David Thompson (Treasurer) Rachel Durbridge and Joy Dean (Independent Examiners) and Bill Smith (Banking and examination of group accounts).

Thank you to everyone who has continued their financial support of the church and its activities. If you would like information on how you can give via the bank, gift aid your offering or have any questions about the church finances, please speak to David Thompson.

Thanks to all who have served the church during the year, working week by week to provide activities, refreshments, preaching, leading, offering a warm welcome, the church is not church without your dedication, so thank you each and everyone. Special thanks to the hard-working Fabric Group who have continued to ensure the building is kept safe and well presented, with day-to-day maintenance as well as the projects over the past few years – their expertise in these matters is a great blessing to us.

Finally, thank you to Sonya and Ian for accepting the call to Tamworth, we hope their pastorate is a long and happy one and we look forward to all that God is calling us to do together over the coming years.

Accounts



Annual Report and Financial Statements to 31st August 2024

Living as whole life disciples



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The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31st August 2024
The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Tamworth Baptist Church (Derwent, Belgrave, Tamworth B77 2LD) is a registered Charity, No. 1138677. *The Heart of England Baptist (Trust) Association Ltd takes responsibility as custodian trustee for the church buildings and properties.*

Managing Trustees

The Church is administered by the Diaconate, who are the managing Trustees of the Charity, comprising: -

Minister: Vacancy

Secretary Mrs. Bev Smith

Treasurer Vacancy

Deacons

Mrs. Esther Ford

Mrs. Ruth Haywood

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mr. David Thompson

Mrs. Catherine Vernon

Principal Advisers

Bankers

*The Co-operative Bank
PO Box 101, 1 Balloon Street,
Manchester M60 4EP*

Solicitors

*DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA*

Independent Examiners

Mrs. Rachel Durbridge.

Mrs. Joy Dean

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

The church's governing document is a Trust Deed dated 9th July 1872, which sets out the objects of the charity. The Constitution dated 30th September 2010 governs the day to day running of the charity.

Recruitment and Appointment of Trustees

The minister and Deacons are the Managing Trustees appointed by the church meeting. Up to 12 Deacons are chosen from among existing church members who show the reality of their faith by the consistency of the Christian character and by their loyalty to the cause of Christ. Annual Elections are held at the Church Annual General meeting by ballot; deacons are elected to serve three years and can re-stand for election at the end of each term. Nominees must secure a vote of at least 50% of those present and eligible to vote. A Church Secretary and Church Treasurer will be appointed by the church from among the elected deacons and following a change in 2017 these officers will now serve three-year terms.

Induction and Training of Trustees

HEBA agreed to hold Level 2 and level 3 Safeguarding training at Tamworth in October and those Deacons and Leaders needing to refresh their training took advantage of having a course so close to home! Those who were unable to attend plan to travel to another venue to undertake the training. Any new Trustees will receive an induction to the role and formal training during the year.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting, which is normally held bi-monthly. The Minister of the Church, if any, is a paid Managing Trustee and with the Deacons gives leadership to the Church. The Deacons assist the Minister in his role and are also responsible for preparing the business for the Church Meeting.

The church is part of the wider Baptist Family and a member church of the Heart of England Baptist Association (HEBA) and of the national body, The Baptist Union of Great Britain

(BUGB). Both organisations are registered charities. The Church pays annual subscription to BUGB based upon its membership numbers and also donates to BUGB (Home Mission Fund) for the Baptist family in the UK.

Custodian Trustee

As referred to on page 4, the custodian trustee for the Church is the Heart of England Baptist Association. The Trust company holds the title of the following properties: -

*Tamworth Baptist Church, Derwent,
Belgrave, Tamworth, B77 2LD*

*The Manse, 32 Stephenson Close,
Glascote Heath, Tamworth, B77
2DQ.*

Relationships between the Charity and Related Parties

The church is an active member of Tamworth Christian Churches (TCC), an ecumenical partnership of churches in the Tamworth area. The church supports financially and in prayer the work of *The Baptist Missionary Society* (Charity Number 233782) and seeks to maintain a link with a missionary working abroad to give encouragement and support to the work. The Church is currently linked with David and Michele Mahon, who are serving with BMS in Peru.

During the year, the church has given financial support to the *Baptist Union Home Mission Fund*. The church is a member of the *Baptist Union of Great Britain* (Charity Number 1072038).

The Church is a member of 'thirtyone:eight,' a Safeguarding charity, which provides training, advice, and support. (Charity No: 1004490).



Objects of the Charity

The Church Meeting has agreed the following aims:

- *To worship*
- *To serve other people in the name of the Lord Jesus Christ*
- *As a demonstration of God's unconditional love for them*
- *With a view to many of them becoming Disciples of Christ*

This service will be focused on

- *Belgrave*
- *Tamworth*
- *The world*

To serve the needs of Baptists who live in and around Tamworth.

Our vision is that we will be a church of "whole-life disciples" who seek to live as fully committed followers of Jesus Christ.

Charity's main objectives for the Year.

Following the departure of the minister last September, a small group of preachers and worship leaders have been taking services for us, and it has been good to welcome visiting preachers as well. The evening services for reflection were suspended because of low attendance, during the winter. In the spring we tried a monthly evening communion service but due to low attendance, we decided to cease meeting in the evenings for the time being. Tamworth Ties, a collaboration with other organisations concerned with providing activities for adults with learning difficulties, lost its funding and was unable to secure further support, so moved its activities to another, more central venue, some of our members are still volunteering and supporting their work. Brigade Sunday has continued on a bi-monthly basis, and this has been well supported by parents, the alternate second Sundays continue to be all-age worship. Following a 'getting to know you' brunch in June, we received a number of enquiries concerning membership and baptism. Preparation classes will begin in October.

Details of Significant Activities

The church decided not to appoint a moderator at this stage, as the deacons have all experienced vacancies in the past and are familiar with the process to appoint a new minister. Deacons are chairing meetings on a rota basis. The Church agreed a profile to give information to ministers seeking a new church and this has been posted by the BU on their website. We have received several applications during the year, and these have all been prayerfully followed up by the Deacons. The Deacons held a retreat in April when they focused on the mission of the church.

The Manse has been let to a family on a six-month lease, this is bringing additional income for the church and helping keep the property secure during the vacancy.

The Fabric committee have had another busy year, and the results of the investigation into the cracks in the building have found these are the result of the building being built on a bed of clay which expands when wet and contracts during dry periods. The extremes of weather during the last few years have caused the clay to move more than usual and resulted in the cracks appearing. Additional drainage has been added to help reduce the problem, and expansion joints have been added to the rear wall to help mitigate problems with movement in the future. We are forming plans to fill the existing cracks and decorate the affected areas. The wooden cladding to the outside of the building requires some attention and will be the next major task for the Fabric group.

The church held a Christmas Fayre to raise money for St Giles Hospice. A new group, Evergreen Lunches, has started to meet twice a month; numbers are growing with around 14 attending for a meal and fellowship.

The church organ developed a fault during the year and after discussion at the Church meeting it was agreed to sell the instrument rather than repair it.

Special services It is good to report that we were able to celebrate Christmas with special services, including Brigade Nativity and a guest carol service. Our Church

anniversary service was led by our Regional Minister, Dave Ellis and we held Services at Easter, on Good Friday, and Easter Sunday. The produce from the Harvest festival was donated to the local foodbank.

Fabric – It has been a busy year for the Fabric Team and great sadness when Ron Vernon, who had led many of the recent projects, and whose knowledge and expertise has been such a blessing, sadly died in July. We are grateful to him and the rest of the team, Cath, and David, for all their work. The tree in the neighbouring doctors' surgery that had been causing us problems has now been removed. The group are currently obtaining quotes for renewing the wood cladding on the exterior of the building. During the year, the old CAP office was turned into a Youth lounge.

Thanks - Thanks for your prayers, financial support and service carried out on our behalf throughout the past year. We look forward to all God has in store for us in the days that lie ahead.

Membership

Membership at the end of August was 56. Bob Smith transferred his membership to Four Oaks Baptist Church, Pastor David and Kathie resigned their membership following their move to Stafford and Simon Davis was transferred to the reserve role. We have a number of enquiries regarding membership and baptism.

Fellowship news

We are sad to report the deaths of Renee Goulborn and Ron Vernon, both long standing members as well as friends of the fellowship, Harry Rowland, Alan Smith, and Andrew Jeavons. We were also sad to learn of the death of Jackie Jones, the Church Secretary at Polesworth Baptist Church. All are sadly missed and your prayers for their families would be appreciated.

We congratulated Gwen Startin who celebrated her 90th Birthday during the year.

Bev Smith
Church Secretary

Reports from Groups, Organisations and Events

Worship Group report 2023

Our sung worship has continued to be primarily led through iSing as we currently don't have anyone within our fellowship who is able to lead a worship group on piano or guitar. Our Sunday services continue to be full of a wide range of worship songs that allow people to worship in a way in which they are comfortable with. We have had many positive comments about iSing and we are pleased that we are able to continually add to our song library.

Rachel

Showing we Care

During his ministry, Pastor David began visiting some care homes in the community and conducting a short service for the residents. Sue Silcock wanted this to continue after Pastor David left, so has arranged a monthly service at both Evergreens and Standen House care homes during the year. A number of people have helped with this, Bev has led some of the services, which include hymns, prayers, and a short talk. They are challenging environments but rewarding to have the opportunity to show we care. At Evergreens it is a great encouragement to see Clive who attends when he is able. We also look forward to seeing Malcolm at Standen House, following his move to live there. Please pray for Sue and the team for this ministry and if you would like to be involved, please speak to Sue.

Bev

Sunday School

During the year we have been able to continue to offer our Young People's Bible Study Group for high school ages, looking at the basics of the Christian faith. Numbers have remained stable in this group.

We have also been able to offer a group for Y2-6 – X-Stream using Scripture Union materials.

In recent weeks, our crèche group, Sparklers, has morphed into a pre-school and reception Sunday School class. We still offer crèche as and when required.

There have been a number of visitors with children joining us throughout the year and some children who we see from time to time. In the summer months, we collapsed the groups and had an all-age offering of games. We re-started our groups in October.

Irene

Craft Group



The Craft group is going well. It's a very friendly group and anyone is more than welcome to join us. We meet on Tuesday mornings at 9 30 till 11 30 am. We have a coffee or tea with a chocolate biscuit. The girls are making cards, and some are knitting and crocheting.

God bless.
Sylvia Farrell

Places of Welcome



Places of welcome meets every Monday at 10am till 12pm. We enjoy a good catch up, teas coffees and lots of cake. We all enjoy joining in Bill's quizzes. I feel some really good friendships have been made and we all enjoy the chat and laughter on a Monday morning.

Fran

Saplings



Saplings is a place where people bring their children to stay and play. We are still seeing new faces. We have a lot of children, some come every week. Some come maybe once a month. All seem to enjoy everything that we offer. During the morning children play and share together. We sing, and have our famous snacks, with a slightly changed menu. A big thank you to all our staff, and our thanks go to Louise Bown, Win Wedgbrow, Beth, Yasmin and Cristy Silcock and a new addition is Barbara who brought her grandchildren and other childminded children to us last term now no children to mind, comes and helps out when we are short staffed. without them we could not have kept going. Please pray for us all. Pray that the parents will join in our Church Christmas services. Some joined in our carol service last year.

Love Sue Silcock



2nd Tamworth Girls' Brigade. 2024

We are truly praising God for the way He has brought new girls to us. We now have four sections within the company- Explorers (5 girls), Juniors (8 girls) and Seniors (6 girls) - Brigaders (3 girls) such great number of girls.

We held an awards evening in July where we invited grandparents and parents, and friends and family. It was great that Bev led our opening worship, and Jean Johnson, our GB commissioner, was able to join us. She is a credit to the Girls' Brigade and a wonderful lady. The event was so well attended and the girls all in sections did a great job in entertaining us, it was a really successful awards night.

Our evening starts with inspection where most girls have obtained full uniform. Some kind people in our church have donated money so the girls can have uniform (grateful thanks go to those people). Then we do badge work, play games and we gather together at the end of the evening once a month for devotions. We have a wonderful group of girls who all get on well together.

We are trying to encourage the girls to take part in the Brigade Services and it's always good to see them and their parents in church. We have had two a sleepover on a Saturday night to encourage the girls to come to services. We have a good relationship with the parents of the girls,

Thanks go to all our staff that work so hard each week- Lynda, Debbie, Becky and Vici.

*Sue Silcock
Leader*

The Boys' Brigade – Annual Report 2024



When we started our last session, we welcomed all of the boys back after the summer break. Our numbers have been consistent now for a couple of years and it is really encouraging that the boys come each week and look forward to taking part in the activities that are planned.

Through the session the boys took part in a series of challenge activities that were arranged by the battalion. These presented a range of challenges that were totally different to the previous year and were well received by the boys who willingly took part in them. The challenge activities also included a quiz for each section to take part in with questions appropriate for the sections. We also took part in the ten-pin bowling event, a Company and Senior Section gaming morning, and an Anchor Boys and Junior Section fun morning. All of these activities were enjoyed by the boys and were great opportunities to meet and compete with other members of the battalion. When all of the events were complete, our Anchor Boys ended third overall, our Company Section was overall runner-up, and our Junior and Senior Sections were overall winners – well done boys. We also had a terrific day out at The Black Country Living Museum which was arranged by the Mid Staffs and Sandwell Battalion. This was a brilliant day, and we are grateful to the battalion for organizing the event which included the presentation of the overall trophies.

Throughout the session the boys completed badgework activities, and we presented them with their badges at our awards night on 22 June. It was great to

special evening. We were pleased to welcome Deputy Lieutenant of Staffordshire Mr. Lee Bates BEM to the evening where he joined us in a quiz, took the time to speak to all present and then presented the boys with their badges, including a President's Badge to Kaiden Rainey and a Queen's Badge to Andrew Bushell. Congratulations Andrew and Kaiden.

There was also a weekend residential for three of our older boys who attended Unite at BB Headquarters, which Paul Owen and I also attended. This was a great weekend, and it was wonderful to see the boys participating in the activities and making new friends.

It has also been a pleasure to continue leading the Brigade Services and see the boys and their parents in the church. These have been great opportunities to share a different style of service with you and to meet with the parents afterwards. Thank you for the support you give to these services.

In July we shared in the sad news of the passing of Ron Vernon. Ron had been a leader in the company for 35 years and had filled many roles in the company during this time, as well as being Battalion President for 27 years. He is missed by the company and the battalion, but we are grateful for his service to the company and the memories we share of him.

As always, I want to take this opportunity to thank all of the staff for their hard work throughout the session, and in particular, the way they have engaged with the boys. This has enabled us to maintain our numbers and provide activities for the boys to enjoy.

*Mark Vernon
Captain*

Lakeside Housegroup 2024

Lakeside House Group has become a little smaller in numbers, but we greatly enjoy meeting together to learn more about our Lord and Saviour. We are in touch each day with those who want to receive a reflective song and, once a week, short talk online.

We have this year done a scripture union bible course looking at all the books of the bible on videos these were amazing lead by Andrew Ollerton. It took us more weeks to get through the 8 sessions, but we all learnt a great deal. We are now studying 'Romans' again by Andrew Ollerton, a closer look at the characters mentioned in Romans. Again, it's opened our eyes to want to share the gospel.

We pray for each other and others in our fellowship each day. We pray more people will come and join us; all are welcome.

Love Sue Silcock



Monday Housegroup 2024

Our meetings this year have been very spasmodic due to age, infirmity and weather conditions. Our numbers vary from three at the least to eight. However, when we have met, we have had some very interesting discussions and encouraging prayer times. We completed our study on the Twelve Disciples in the Autumn and during Advent we had some discussions about "The God of Surprises", thinking about, Elizabeth and Zachariah, Mary and Joseph and the shepherds in particular. In the New Year we began by looking at various Psalms and also considered the transforming effect that meeting Jesus had on people's lives and can have on ours when we meet Him and commit to following Him. As we look to the future we would value your prayers for

guidance, protection and healing for those who are struggling. We are a group of mature people who care for each other and share not only our faith but also our cares and concerns for our families and friends and the world around us.

God bless and thank you for your support

Cath Vernon

Melford Housegroup

We are a small group meeting most weeks. We usually start with a time of prayer before moving to our study. We have followed a number of different books which have guided our studies. Earlier this year we looked at the twelve disciples and different passages about them. Currently we are looking at a book about the Transfiguration, which is sold as a lent study, but we are still following the study in October!

David Thompson

Evergreen Lunches

We started this new venture to encourage those who would like to come and meet new people have some fun and a meal together. All are invited those who don't get out much and want to make new friends. The meal is free, but some people like to make a donation. Our first meeting was a Christmas Meal with all the trimmings. Cooked by the lovely talented Louise. It was amazing.

We followed that and have met every fortnight since. We never know how many are coming but God always supplies just enough food for everyone. We have got to know a great deal of new people. Pray for our relationships to grow and that we find opportunities to introduce them to God and for them to have a relationship with Him

Love Sue Silcock

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2024

	Note	Unrestricted	Designated	Restricted	Total	Prior Year
Incoming Resources						
Voluntary Income	2	48929	2395	3272	54596	54935
Investment Income	3	18734			18734	3945
Other Incoming Resources	4	350			350	7618
Total Income		68013	2395	3272	73680	66498
Resources Used						
Ministry	5	8502			8502	34728
Mission	6	7358	885	3078	11321	11067
Premises	7	23131			23131	39720
Administration	8	7720			7720	10621
Total Expenditure		46711	885	3078	50674	96136
Net income (expenditure)		21302	1510	194	23006	-29638
Transfers between funds		1320	-1320			
Net movement in funds		22622	190	194	23006	-29638
Total funds September 1 2023		106676	1031	1443641	1551348	1587895
Total funds August 31 2024		129298	1221	1443835	1574354	1551348
Represented by						
General Fund	12	129298			129298	106676
Designated Funds						
Craft Group	14		13		13	13
Saplings & Evergreens	15		858		858	845
Puppets			119		119	119
Signs for Worship			53		53	53
Places of Welcome	16		177		177	
Restricted Funds						
Boys Brigade	17			5226	5226	5830
Girls Brigade	18			1608	1608	811
Church Property	10			1235000	1235000	1235000
Manse Properties	10			177000	177000	177000
Other Fixed Assets				25000	25000	25000

NOTE 1

These accounts are presented on a Receipts & Payments basis as permitted under Charities Act 2011 s.133

NOTE 2

	Unrestricted	Designated	Restricted	Total	Prior Year
Offerings	37879			37879	39605
Gift Aid	11050			11050	9175
Church Groups Income		2395	3272	5667	6155
	48929	2395	3272	54596	54935

NOTE 3

Bank Interest	18			18	178
HEBA Interest	1153			1153	1135
Baptists Together Interest	3178			3178	792
Rent Received	2285			2285	1840
Manse Rental Income	12100			12100	
	18734			18734	3945

NOTE 4

Personal Purchases reimbursed					172
Payments for copying	170			170	
Funeral Fees	150			150	640
Equipment sold	30			30	
Fund Raising Events					563
Tri Links car park contribution					6127
Other Income					116
	350			350	7618

NOTE 5

Ministers Stipend	3816			3816	25827
Ministry Expenses	334			334	1230
Pension Costs	292			292	3295
Manse Costs	508			508	4316
Preaching Fees	987			987	60
Ministerial Candidate Expenses	88			88	
Manse Rental Expenditure	2477			2477	
	8502			8502	34728

NOTE 6

BUGB Home Mission	3380			3380	2700
BMS World Mission	3380			3380	2700
Giving to Home Mission and BMS is 4.97% of income to each					
BMS World Mission Mahons	400			400	400
Birmingham City Mission					300
Guy's Gift					50
Sunday School	198			198	268
CAP Bradford					100
Church Groups Expenditure		885	3078	3963	4549
	7358	885	3078	11321	11067

NOTE 7

Electricity	1445	1445	1384
Gas	3934	3934	4279
Water Rates	250	250	229
Cleaners	4560	4560	3978
Cleaning Materials	15	15	179
Church Insurance	2287	2287	2228
Other Premises costs	10640	10640	27443
	23131	23131	39720

NOTE 8

Stationery	77	77	260
Telephone costs	1061	1061	2298
Ink & other printing	2826	2826	291
Equipment purchased	15	15	2240
Administrator			1617
Other Admin costs (see Note 9)	3741	3741	3915
	7720	7720	10621

NOTE 9

Computer Software & Website	1087	1087	1025
Copyright Licence	281	281	263
BU Subscription	326	326	323
Other Subscriptions	180	180	180
Training costs	15	15	173
Conference Fees (not minister)			205
HEBA Payroll Service Fees	225	225	
Books & Leaflets & Banners	502	502	
Tea & Coffee	245	245	445
Indemnity Insurance	358	358	336
Benevolent Fund	36	36	159
Music costs	45	45	452
Other items (all under £100)	441	441	354
	3741	3741	3915

NOTE 10

The church is the beneficial owner (subject to the relevant trust) of the property assets listed. The Custodian Trustee is Heart of England Baptist Association (charity no. 1080529). The value of the church property is the insurance value which were re-assessed in the year to 31 August 2017. The value of the manse is quoted as cost of purchase.

NOTE 11

STAFF COSTS

Salaries	3815	3815	25827
Pension costs	292	292	3295
	4107	4107	29122

NOTE 12

General Fund

Balance 1 September 2023	106676
Surplus in the year	21302
Donation from Saplings/Evergreens	1000
Donation from Craft Group	320
	129298
Funds currently held as follows	
Co-operative Bank	7437
HEBA Funds	23063
Baptists Together Funds	98970
	129470
Some of these funds are for	
Puppets	119
Signs for Worship	53
	129298

NOTE 13

Where the church has been a member of the Baptist Ministers' Pension Fund, and it has been agreed that payments will be made under a repayment plan, it should include the total of the outstanding repayments at the balance sheet date (£28). The church has been provided with the cost of buying out the pension scheme's liabilities and this figure was £9,600 (June 2022).

NOTE 14

Craft Group

Income	372
Expenditure	-52
Donation to church	-320
Opening Balance 01/09/23	13
Closing Balance 31/08/24	13

NOTE 15

Saplings & Evergreens Lunches

Income	1846
Expenditure	-833
Donation to church	-1000
Opening Balance 01/09/23	845
Closing Balance 31/08/24	858

NOTE 16

Places of Welcome

Donations from prior year	84
Donations 2023/24	93
Closing Balance 31/08/24	177
The majority of these funds were banked in the church bank a/c in Sept 24	

NOTE 17	Boys Brigade
Income	1401
Expenditure	-2005
Opening Balance 01/09/23	5830
Closing Balance 31/08/24	5226

NOTE 18	Girls Brigade
Income	1871
Expenditure	-1074
Opening Balance 01/09/23	811
Closing Balance 31/08/24	1608

* * *

Independent Examiner's Report

This report to the Trustees of Tamworth Baptist Church follows our examination of the accounts of the church (Charity Number 1138677) for the year ending 31st August 2024.

We have completed our examination of the accounts and confirm that no material matters have come to our attention which give us cause to believe that in any material respect:

- The accounting records were not kept in accordance with section 130 of the Charities Act.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Rachel Durbridge Joy Dean

Independent Examiners

4th November 2024

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Thanks

Thanks to Rachel and Joy for their assistance with the accounts and to the finance team, David Thompson (Bookkeeper and gift aid), Bill Smith (Receipts and banking), Sue Silcock (Purchasing and verification) and Bev Smith (Payments). The budget for 2025 was prepared with a full year of ministry costs allowed. As we begin another financial year in vacancy, we will have lower costs and the additional income from the rental of the manse, we should not therefore need to draw on the reserves as anticipated. The church currently has good levels of reserves. The budget was adopted by the July church meeting.

Finally thank you to everyone who has continued their financial support of the church and its activities. If you would like information on how you can give via the bank, gift aid your offering or have any questions about the church finances, please speak to Bev Smith or any of the Deacons.

Thanks to all who have served the church during the year, working week by week to provide activities, refreshments, preaching, leading, offering a warm welcome, the church is not church without your dedication, so thank you each and everyone. Special thanks to the hard-working Fabric Group who have continued to ensure the building is kept safe and well presented, with day-to-day maintenance as well as the projects over the past few years – their expertise in these matters is a great blessing to us.

TAMWORTH BAPTIST CHURCH

England & Wales - Charity number 1138677

Accounts



Annual Report and Financial Statements to 31st August 2023

Living as whole life disciples



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The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31st August 2023
The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Foreword by Bev Smith – Church Secretary

At the Church meeting in July, Pastor David explained his reasons for leaving Tamworth, having accepted a Secondment with the Methodist Church in Stafford, he and Kathie will be moving out of the Manse Mid-September. The church will then enter another period of vacancy and all the challenges that this will bring.

Pastor David and Kathie were much loved within the church, and we will be sad to see them moving on so soon. We have valued the care and love they have shown us, especially as we have suffered the loss of dear friends and family members during the year.

The church has been steadily getting back on track following the difficulties which affected us all during the Coronavirus crises. When activities resumed following the various lockdowns, things seemed slow to build up again but thankfully we are now seeing much higher numbers in services and mid-week activities. Pastor David during his pastorate, commenced mid-week services in several care homes and a small group of volunteers hope to continue these.

The Deacons will be holding an Away Day in October to look at the arrangements for the vacancy, including drawing up a preaching plan and seeking to ensure that the steady growth in all areas of church life continues.

Plans for a regular hot meal for those in need in the community are in hand and it is hoped these will start in the autumn. It was good to hold the ladies' lunch again and it is hoped this will return as a regular feature. We are also looking at the possibility of holding mid-week 'Bloc' Church for youngsters.

We are grateful that we have an experienced and hard-working group of Deacons to help us through this next period and are encouraged by those friends of the church who have already agreed to preach for us on a regular basis.

We look forward to what God has in store for us in the coming year and give thanks for the many blessings that we have had during 2023.

We are grateful for the prayers of all our friends and members of the fellowship and as we look to 2024, we have chosen a text that will keep us focused on the God who can do all things – to Him be the glory. Amen.



Our Text for 2024

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory.

Ephesians 3:20-21a (NIV UK)

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Tamworth Baptist Church (Derwent, Belgrave, Tamworth B77 2LD) is a registered Charity, No. 1138677. *The Heart of England Baptist (Trust) Association Ltd takes responsibility as custodian trustee for the church buildings and properties.*

Managing Trustees

The Church is administered by the Diaconate, who are the managing Trustees of the Charity, comprising: -

Minister: Rev David Middleton

Secretary Mrs. Bev Smith

Administrator Trevor Glover (*resigned during the year*)

Treasurer Vacancy

Deacons

Mrs. Esther Ford

Mrs. Ruth Haywood

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mrs. Esme Tickle (*died in office*)

Mr. David Thompson

Mrs. Catherine Vernon

Principal Advisers

Bankers

*The Co-operative Bank
PO Box 101, 1 Balloon Street,
Manchester M60 4EP*

Solicitors

*DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA*

Independent Examiners

Mr. Peter Birrell

Mrs. Rachel Durbridge.

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

The church's governing document is a Trust Deed dated 9th July 1872, which sets out the objects of the charity. The Constitution dated 30th September 2010 governs the day to day running of the charity.

Recruitment and Appointment of Trustees

The minister and Deacons are the Managing Trustees appointed by the church meeting. Up to 12 Deacons are chosen from among existing church members who show the reality of their faith by the consistency of the Christian character and by their loyalty to the cause of Christ. Annual Elections are held at the Church Annual General meeting by ballot; deacons are elected to serve three years and can re-stand for election at the end of each term. Nominees must secure a vote of at least 50% of those present and eligible to vote. A Church Secretary and Church Treasurer will be appointed by the church from among the elected deacons and following a change in 2017 these officers will now serve three-year terms.

Induction and Training of Trustees

A number of Deacons have undertaken Level 2 and level 3 Safeguarding training during this year. In addition, Bev Smith has undertaken Designated Safeguard Lead training. It is possible that there will be new Trustees appointed at the AGM. Any new Trustees will receive an induction to the role and formal training during the year.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting, which is normally held bi-monthly. The Minister of the Church is a paid Managing Trustee and with the Deacons gives leadership to the Church. The Deacons assist the Minister in his role and are also responsible for preparing the business for the Church Meeting.

The church is part of the wider Baptist Family and a member church of the Heart of England

Baptist Association (HEBA) and of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays annual subscription to BUGB based upon its membership numbers and also donates to BUGB (Home Mission Fund) for the Baptist family in the UK.

Custodian Trustee

As referred to on page 4, the custodian trustee for the Church is the Heart of England Baptist Association. The Trust company holds the title of the following properties: -

*Tamworth Baptist Church, Derwent,
Belgrave, Tamworth, B77 2LD*

*The Manse, 32 Stephenson Close,
Glascote Heath, Tamworth, B77
2DQ.*

Relationships between the Charity and Related Parties

The church is an active member of Tamworth Christian Churches (TCC), an ecumenical partnership of churches in the Tamworth area. The church supports financially and in prayer the work of *The Baptist Missionary Society* (Charity Number 233782) and seeks to maintain a link with a missionary working abroad to give encouragement and support to the work. The Church is currently linked with David and Michele Mahon, who are serving with BMS in Peru.

During the year, the church has given financial support to the *Baptist Union Home Mission Fund*. The church is a member of the *Baptist Union of Great Britain* (Charity Number 1072038).

Working in collaboration with *Creative Choices CIC* and *Community Together CIC*, the church hosts a twice monthly meeting for Adults with learning difficulties, their carers, family and friends.

The Church is a member of 'thirtyone:eight,' a Safeguarding charity, which provides training, advice, and support. (Charity No: 1004490).



Objects of the Charity

The Church Meeting has agreed the following aims:

- *To worship*
- *To serve other people in the name of the Lord Jesus Christ*
- *As a demonstration of God's unconditional love for them*
- *With a view to many of them becoming Disciples of Christ*

This service will be focused on

- *Belgrave*
- *Tamworth*
- *The world*

To serve the needs of Baptists who live in and around Tamworth.

Our vision is that we will be a church of "whole-life disciples" who seek to live as fully committed followers of Jesus Christ.

Charity's main objectives for the Year.

During the year, the Pastor introduced mid-week services in three care homes, which have been well received. Evening services for reflection have commenced. Places of Welcome has become established on Monday Mornings. Tamworth Ties, a collaboration with other organisations concerned with providing activities for adults with learning difficulties, has begun, meeting twice a month. Brigade Sunday has become established and moved to bi-monthly alternating with a bi-monthly all-age service.

Details of Significant Activities

The building has had some refurbishment and particularly the car park which was resurfaced. Investigations into cracks that have appeared in various places in the building have been undertaken, including monitoring to see if further movement can be detected. The church held a Christmas Fayre and a Summer Fete to raise money for worthy causes. Following a couple of services in the autumn, cakes and hot chocolate were sold to raise funds for Guy's Gift, a charity supporting bereaved children

and young people, and Cancer Research. A focus on social media has helped to raise the profile of the church.

The Brigades have had successful recruitment campaigns and numbers in both companies are growing. Saplings has remained popular, and plans are being considered to develop a playgroup for pre-school age.

Special services It is good to report that we were able to celebrate Christmas with special services, including Christingle service, led by Pastor David and Kathy. This was a popular and well-attended event. A Christmas Eve Communion, and Christmas Day service were led by Pastor David, who also led services at Easter, on Maundy Thursday, Good Friday, and Easter Sunday. The Harvest festival donated to the local foodbank.

Fabric – It has been a busy year for the Fabric Team, our thanks to Ron, Cath, and David for all their work. The car park has been resurfaced and the entrance widened. This required planning permission and working with the doctor's surgery, but all the challenging work has resulted in a very pleasing finish which we trust will last many years. The team have been consulting experts and have undertaken investigations into cracks that have appeared in various parts of the building to ensure there is not a serious underlying cause. These are ongoing. Water ingress into the building was traced to blocked gulley's on the roof, a tree in the nearby Doctor's surgery was shedding leaves and blossoms which caused the problem. Talks with the Doctor has led to an agreement for the tree to be removed.

Thanks - Thanks for your prayers, financial support and service carried out on our behalf throughout the past year. We look forward to all God has in store for us in the days that lie ahead.

Membership

Membership at the end of August was 62. Sue and Leigh Bilson and Robert Calvert resigned their membership during the year. We welcomed Maureen Harris into membership following her Baptism in November.



Fellowship news

We are sad to report the deaths of Esme Tickle (Deacon), Win Bell, Kerry Pitt, and Coleen Williams, as well as friends of the fellowship, Molly Smith, Hazel Taylor (Joy Dean's mum) and Olga Ibadulla. All are sadly missed and your prayers for their families would be appreciated.

During the year Renee Goulborn moved to Hereford to be closer to her family.

We congratulated James and Nic Tickle (Parents), Dave Tickle (Granddad), and Auntie Rachel, Uncle John, on the safe arrival of baby Grace Willow, a sister for Lola. Also congratulations to Harry and Sophie, (parents), Michele and Kevin Poultney, (grandparents), and family on the safe arrival of their twin baby girls, Clio and Rosie.



Bev Smith
Church Secretary

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Reports from Groups, Organisations and Events

Worship Group report 2023



During the past year we have continued to use iSing during our morning services. Martin has recently started to play some live music at the evening service which we hope will continue to develop. We are very grateful to Bev for extending the iSing library and for creating our very own TBC songbook. It's great that we have a wide range of songs, from traditional to modern, and everything in between, to choose from each week. Thank you all for your continued understanding and support whilst I'm not in a place where I can stand at the front to lead our sung worship. We do hope to return to live music in the future but currently do not have a pianist or guitarist to lead the worship group. We continue to place sung worship and music at the heart of our Sunday services albeit in a slightly different format to the one we're used to.

Rachel

Sunday School



We have continued to use Scripture Union 8-11 materials. During the summer, we used a SU holiday club series called The Restoration Station. We have about ten regular children and young people.

After the summer, we decided to start a young people's Bible study group.

We now have a crèche group called Sparklers led by Esther and we read a Bible story each week for a month accompanied by a suitable activity such as finding The Lost Coin.

For our children in Y4-Y7, we have a group called X Stream using SU materials. The focus is always on having fun while talking about our experiences of God and finding out more about him by reading the Bible.

The Bible study group for Y8-Y13 is called The Grid and is being led by Ruth using Baptist Union Satellite materials. We have created a new space for the group and the Youth Lounge can be used for other groups too. We are hoping to go to a Birmingham City Mission Youth Event called Fulfil on 17th November and another in June.

Craft Group



The craft group is doing very well It's open to everyone who would like to join us, and they would be more than welcome. We meet on Tuesday morning 9.30am till 11.30am. We have coffee or tea, biscuits, and some weeks cake mostly when it's someone's Birthday! There are a range of ladies that do all types of craft and are willing to help anyone that comes along. There is no pressure if you only want to chat then that's fine to!

with God's love
Sylvia Farrell

Places of Welcome



Places of welcome meets every Monday morning 10-12. We serve plenty of hot drinks and cakes. Everyone is welcome to join us, and it would be lovely to see some

new faces. We enjoy chatting, we have a lot of fun, especially when there is a quiz to join in with. We have enjoyed Christmas crafts and helping prepare for the Christmas fayre.

Fran

Saplings



Saplings is a place where people bring their children to stay and play. We are still seeing new faces. We have had up to 30 children some weeks. All seem to enjoy everything that we offer. Most of the adults are childminders. We counted that we only have 4 mums, the others are grandparents and childminders.

During the morning children play and share together. We do singing, and our famous snacks. Soon to be a slightly changed menu.

Our staffing has grown, and our thanks go to Louise Bown, Irene Thompson, Ruth Haywood, Win Wedgbrow, Beth, Yasmin, and Cristy Silcock- without them we could not have kept going. Win has had to take a little time out. She is a big part of our setting up for the session meaning she sets nearly all of it up before we get there. Please pray for her and for us all as we continue this ministry.

Sue



2nd Tamworth Girls' Brigade. 2023

We are truly praising God for the way He has brought new girls to us. We now have three sections within the company- Explorers (6 girls), Juniors (8 girls) and Seniors (8 girls) – such a great number of girls. We held an awards evening in July where we invited grandparents, parents, friends, and family. It was great that Pastor David and Kathie joined us. It was so well attended, and David spoke well to the parents and friends of the girls. It was a really good awards night. The girls in all sections shone.

Our evening starts with inspection where most girls have obtained full uniform. Some kind people in our church have donated money so the girls can have uniform (grateful thanks go to those people). Then we do badge work, play games and we gather together at the end of the evening for devotions. We have a wonderful group of girls who all get on well together.

We are trying to encourage the girls to take part in the brigade services and it's always good to see them and their parents in church. We had a sleepover on a Saturday night to encourage the girls to come to services. We have a good relationship with the parents of the girls, and it's been great to have a Facebook page to show some of the fun evenings that we have together.

We had a stall at the summer fayre and made £50 towards GB funds.

Thanks go to all our staff that work so hard each week- Lynda, Debbie, Becky, and Vici.

*Sue Silcock
Leader*

The Boys' Brigade – Annual Report 2023



When we started our last session, our numbers were low across all sections. We started meeting but made enquiries about leading an assembly at Hanburys Farm Primary School to make the children aware of the Boys' Brigade and Girls' Brigade. Our thanks go to Ron (and Vici from GB) for leading this work. The assembly was well received, and we had several enquiries from people who were interested, as well as several who came along to try BB. Not everyone has stayed, but we have been really pleased that our numbers have increased in all sections.

With the increase in numbers, we have been able to offer more variety in the activities, which in turn has helped to increase the enjoyment the boys get each week. As a result, our numbers have been consistent with everyone attending almost every week.

Through the session the boys took part in a series of challenge activities that were arranged by the battalion. These presented a range of challenges, and all of the boys willingly took part. We also took part in the Christmas ten-pin bowling and the sports day in June which were great opportunities to meet and compete with other members of the battalion. When all of the events were complete, we ended as overall runners up in all sections – well done boys. We also had a terrific day out at RAF Cosford to celebrate 20 years since the formation of the Mid Staffs and Sandwell

Battalion. This was a brilliant day, and we are grateful to the battalion for organizing the event which included two special experiences for each of the boys.

Throughout the session the boys completed badgework activities, and we presented them with their badges at our awards night on 24 June. It was great to meet with the boys and their parents on this special evening. We were pleased to welcome Ian and Jane Collett, from the 5th West Bromwich Company (Ian is also a Battalion Honorary Vice President), to the evening where they joined us in a quiz and then presented the boys with their badges, including a Queen's Badge to Daniel Bushell. Congratulations Daniel.

It has also been a pleasure to share some of the work we do at BB during the Brigade Services. These services have been well supported by the boys and we have also been really pleased to see the number of parents who come along as well. Thank you for the support you give to these services.

At our Christmas party we said goodbye to Michele Poultney as she retired from work within the BB. Then in January we shared in the sad news of the passing of Esme Tickle. Both were leaders in the company for over 15 years and will be missed.

As always, I want to take this opportunity to thank all of the staff for their hard work throughout the session, and in particular, the way they have engaged with the boys, particularly those who have joined this session, that has enabled us to provide activities for the boys to enjoy and maintain our numbers.

*Mark Vernon
Captain*

Lakeside Housegroup 2023

Lakeside House Group has only recently restarted after the summer. We are in touch each day with those who want to receive a reflective song and, once a week, a short talk online. We have been following a wellbeing course which has been based on a Psalm recently. We pray for each other and others in our fellowship each day.

Love Sue Silcock

Monday Housegroup

This is a small group of older people who meet to share prayer time and bible study together. Our numbers fluctuate from week to week, but our discussions are interesting and thought provoking. We welcomed Margaret to our group this year and she has been a very welcome addition. We have spent time studying and debating the Beatitudes (Matthew 5) and more recently we have been looking at the twelve disciples. Our meetings always start with a time of sharing and prayer which we all find very valuable. It is a privilege to pray for each other and to share, in confidence, the things that trouble us and those things for which we are thankful.

We enjoyed a lovely Christmas meal together and were pleased that David and Kathie were able to join us. Kathie has been a great asset to the group, and we will miss her. We wish them both God's richest blessings as they begin a new phase in their walk with Him.

We look forward to a new year of adventures with God through His word. Anyone wishing to join us would be more than welcome at 2.30pm in the church.

God Bless Cath



Melford Housegroup

We meet to pray and study God's word on Tuesdays at 8pm. We start with a prayer time for those in need in our church family and for the wider community and for international situations. We then use a study guide to help us understand aspects of God's word. We completed a study based on the twelve disciples and we are now over halfway through a study entitled Listening to God where we have learned much about how God's people heard his voice in the Old Testament and how Jesus spoke to many during his time on earth.

Irene Thompson

Tamworth Ties



Working in collaboration with Creative Choices CIC and Community Together CIC. Tamworth Ties is a group for people with learning disabilities their carers, family and friends meet at Tamworth Baptist Church 1-3pm twice a month.

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2023

	Note	Unrestricted	Designated	Restricted	Total	Prior Year
Incoming Resources						
Voluntary Income	2	48780	1184	4971	54935	77492
Investment Income	3	3945			3945	4762
Other Incoming Resources	4	7618			7618	69
Total Income		60343	1184	4971	66498	82323
Resources Used						
Ministry	5	34728			34728	36103
Mission	6	6518	296	4253	11067	15502
Premises	7	39720			39720	26129
Administration	8	10621			10621	11498
Total Expenditure		91587	296	4253	96136	89232
Net income (expenditure)		-31244	888	718	-29638	-6910
Transfers between funds		633	-633			
Net movement in funds		-30611	255	718	-29638	-6910
Total funds September 1 2022		137287	776	1442923	1580986	1587895
Total funds August 31 2023		106676	1031	1443641	1551348	1580985
Represented by						
General Fund	12	106676			106676	137287
Designated Funds						
Craft Group	14		13		13	54
Saplings	15		845		845	206
Puppets			119		119	119
Signs for Worship			53		53	53
Thursday Fellowship						343
Restricted Funds						
Boys Brigade	16			5830	5830	4810
Girls Brigade	17			811	811	1113
Church Property	10			1235000	1235000	1235000
Manse Properties	10			177000	177000	177000
Other Fixed Assets				25000	25000	25000

NOTE 1

These accounts are presented on a Receipts & Payments basis as permitted under Charities Act 2011 s.133

NOTE 2

	Unrestricted	Designated	Restricted	Total	Prior Year
Offerings	39605			39605	44509
Gift Aid	9175			9175	9693
Legacies					20000
CAP Client Discretionary					50
Church Groups Income		1184	4971	6155	3240
	48780	1184	4971	54935	77492

NOTE 3

Bank Interest	178			178	21
HEBA Interest	1135			1135	407
Baptists Together Interest	792			792	
Rent Received	1840			1840	264
Vaccine Centre Rental Income					270
Manse Rental Income					3800
	3945			3945	4762

NOTE 4

Personal Purchases reimbursed	172			172	64
Funeral Fees	640			640	
Fund Raising Events	563			563	
Tri Links car park contribution	6127			6127	
Other Income	116			116	5
	7618			7618	69

NOTE 5

Ministers Stipend	25827			25827	13888
Ministry Expenses	1230			1230	960
Pension Costs	3295			3295	5242
Manse Costs	4316			4316	14350
Preaching Fees	60			60	852
Ministerial Candidate Expenses					104
Manse Rental Expenditure					707
	34728			34728	36103

NOTE 6

BUGB Home Mission	2700			2700	5160
BMS World Mission	2700			2700	5160
BMS World Mission Mahons	400			400	
Birmingham City Mission	300			300	
Guy's Gift	50			50	
Sunday School	268			268	50
CAP Tamworth					964
CAP Bradford	100			100	1520

Church Groups Expenditure	296	4253	4549	2582
	6518	296	4253	11067

NOTE 7

Electricity	1384		1384	928
Gas	4279		4279	1776
Water Rates	229		229	200
Cleaners	3978		3978	3433
Cleaning Materials	179		179	146
Church Insurance	2228		2228	2078
Other Premises costs (see below)	27443		27443	17568
	39720		39720	26129

Other Premises costs includes £20,424 for car park upgrade. Tri Links Medical Practice contributed 30% of cost see note 4.

NOTE 8

Stationery	260		260	198
Telephone costs	2298		2298	1932
Ink & other printing	291		291	214
Equipment purchased	2240		2240	0
Administrator	1617		1617	5407
Other Admin costs (see Note 9)	3915		3915	3747
	10621		10621	11498

NOTE 9

Computer Software & Website	1025		1025	1035
Copyright Licence	263		263	252
BU Subscription	323		323	317
Other Subscriptions	180		180	164
Training costs	173		173	
Conference Fees (not minister)	205		205	
HEBA Payroll Service Fees				315
Books & Leaflets				87
Tea & Coffee	445		445	178
Food Expenditure				110
Indemnity Insurance	336		336	
Benevolent Fund	159		159	544
Music costs	452		452	270
Other items (all under £100)	354		354	475
	3915		3915	3747

NOTE 10

The church is the beneficial owner (subject to the relevant trust) of the property assets listed. The Custodian Trustee is Heart of England Baptist Association (charity no. 1080529). The value of the church property is the insurance value which were re-assessed in the year to 31 August 2017. The value of the manse is quoted as cost of purchase.

NOTE 11

STAFF COSTS

Salaries	25827	25827	21048
Pension costs	3295	3295	5242
	29122	29122	26290

NOTE 12

General Fund

Balance 1 September 2022	137287
Deficit in the year	-31244
Thursday Fellowship closed funds	343
Donation from Craft Group	290
	106676

Funds currently held as follows

Co-operative Bank	4357
CAF Bank	4800
HEBA Funds	21910
Baptists Together Funds	75792
	106859

Some of these funds are for

Puppets	119
Signs for Worship	53
Funds due to BMS	10
	106676

NOTE 13

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Scheme of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £308, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 August 2021 was £33,700.

NOTE 14	Craft Group
Income	308
Expenditure	-58
Donation to church	-290
Opening Balance 01/09/22	53
Closing Balance 31/08/23	13

NOTE 15	Saplings
Income	876
Expenditure	-237
Opening Balance 01/09/22	206
Closing Balance 31/08/23	845

NOTE 16	Boys Brigade
Income	3657
Expenditure	-2638
Opening Balance 01/09/22	4810
Closing Balance 31/08/23	5829

NOTE 17	Girls Brigade
Income	1314
Expenditure	-1615
Opening Balance 01/09/22	1112
Closing Balance 31/08/23	811

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Independent Examiner's Report on the Accounts.

This is a report to the Trustees and members of Tamworth Baptist Church, Charity Number 1138677, on the accounts for the year ended 31st August 2023, set out on the preceding pages 11-15.

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

It is the examiner's responsibility to:

- Examine the accounts under section 145 of the Charities Act.
- To follow the procedures down laid down in the general directions given by the Charity Commission (under section 145 (5) (b) of the Charities Act
- To state whether particular matters have come to my attention.

Our examination was 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 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, 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:

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:
 - To keep accounting records in accordance with section 130 of the Charities Act:
 - To prepare accounts which accord with accounting records and comply with the accounting 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.

Peter Birrell Rachel Durbidge

Independent Examiners

* * *

Thanks

Thanks to Peter and Rachel for their assistance with the accounts and to the finance team, David Thompson (Bookkeeper and gift aid), Bill Smith (Receipts and banking), Sue Silcock (Purchasing and verification) and Bev Smith (Payments). Setting the budget for 2024 has been challenging given the much lower offerings post Covid and inflation. The budget was prepared prior to the news of Pastor David's departure, so with lower costs and additional income from the rental of the manse, we may not need to draw on the reserves as anticipated. The church has good levels of reserves which we may need to call on if needed.

Finally thank you to everyone who has continued their financial support of the church and its activities. If you would like information on how you can give via the bank, gift aid your offering or have any questions about the church finances, please speak to Bev Smith or any of the Deacons.

Thanks to all who have served the church during the year, working week by week to provide activities, refreshments, preaching, leading, offering a warm welcome, the church is not church without your dedication, so thank you each and everyone. Special thanks to the hard-working Fabric Group who have continued to ensure the building is kept safe and well presented, with day-to-day maintenance as well as the resurfacing of the carpark, the investigation of the cracks and the removal of a tree – their expertise in these matters is a great blessing to us.



Accounts



ANNUAL REPORT
AND
FINANCIAL
STATEMENTS
TO 31ST AUGUST 2022

Living as whole life disciples

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The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31st August 2022.
The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Foreword By our minister, Rev David Middleton.

I began as Minister of the church at the beginning of February 2022. I understood my appointment to the pastorate at TBC as two fold:

Firstly, the search committee made it clear to me that my brief was to lead the church into greater community reach and engagement. To that end as Pastor I have started regular church services in three care homes in the town. I have restarted the Sunday evening services at TBC in a new format called Reflective Services and have also started a weekly prayer meeting at church. I am also taking the church, as an official lead partner, into a new strategic community project for people with learning disabilities to be piloted in the New Year based at our church premises. My wife, Kathie, has also sought to help reform and increase our social media presence in our community.

Secondly, I also understood that I needed to lead the church out of a long three year interregnum without a pastor and a long pandemic lockdown during which, unlike other churches, TBC had no digital online

presence as a Sunday worshipping community. I felt I needed to help us re-establish in-person church ministry, activities and groups and encourage those in our fellowship wanting to start new ministries reaching into the community e.g. Places of Welcome and Saplings.

Looking to the end of 2022, we have two upcoming baptisms, a Christmas Fayre and, a packed programme of Christmas services throughout the month of December, which we hope will bring in more people from our community. All of this requires us to work together and support and encourage one another in team ministry as we go forward into 2023, recognising that each of us has a part to play as the body of Christ. Therefore, I have chosen the following bible passage as our theme for 2023: 1 Thessalonians 5:9-11

Our Text for 2023

For God did not appoint us to suffer wrath but to receive salvation through our Lord Jesus Christ. He died for us so that, whether we are awake or asleep, we may live together with him. ***Therefore encourage one another and build each other up, just as in fact you are doing.***

1 Thessalonians 5:9-11

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Tamworth Baptist Church (Derwent, Belgrave, Tamworth B77 2LD) is a registered Charity, No. 1138677. *The Heart of England Baptist (Trust) Association Ltd takes responsibility as custodian trustee for the church buildings and properties.*

Managing Trustees

The Church is administered by the Diaconate, who are the managing Trustees of the Charity, comprising: -

Minister: Rev David Middleton

Secretary Mrs. Bev Smith

Treasurer Vacancy

Deacons

Mrs. Esther Ford

Mrs. Ruth Haywood

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mr. David Thompson

Mrs. Esme Tickle

Mrs. Catherine Vernon

Administrator Mr. Trevor Glover

Principal Advisers

Bankers

CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Mailing, Kent ME19 4JQ

Solicitors

DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA

Independent Examiners

Mr. Peter Birrell

Mr. Leigh Bilson

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

The church's governing document is a Trust Deed dated 9th July 1872, which sets out the objects of the charity. The Constitution dated 30th September 2010 governs the day to day running of the charity.

Recruitment and Appointment of Trustees

The minister and Deacons are the Managing Trustees appointed by the church meeting. Up to 12 Deacons are chosen from among existing church members who show the reality of their faith by the consistency of the Christian character and by their loyalty to the cause of Christ. Annual Elections are held at the Church Annual General meeting by ballot; deacons are elected to serve three years and can re-stand for election at the end of each term. Nominees must secure a vote of at least 50% of those present and eligible to vote. A Church Secretary and Church Treasurer will be appointed by the church from among the elected deacons and following a change in 2017 these officers will now serve three-year terms.

Induction and Training of Trustees

Mr. David Thompson and Mr. Martin Horner were appointed as Deacons this year. A number of Deacons have undertaken Level 2 and level 3 Safeguarding training during this year. It is possible that there will be new Trustees appointed at the AGM. Any new Trustees will receive an induction to the role and formal training during the year.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting, which is normally held bi-monthly. The Minister of the Church, is a paid Managing Trustee and with the Deacons gives leadership to

the Church. The Deacons assist the Minister in his role and are also responsible for preparing the business for the Church Meeting.

The church is part of the wider Baptist Family and a member church of the Heart of England Baptist Association (HEBA) and of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays annual subscription to BUGB based upon its membership numbers and also donates to BUGB (Home Mission Fund) for the Baptist family in the UK.

Custodian Trustee

As referred to on page 4, the custodian trustee for the Church is the Heart of England Baptist Association. The Trust company holds the title of the following properties: -

*Tamworth Baptist Church, Derwent,
Belgrave, Tamworth, B77 2LD*

*The Manse, 32 Stephenson Close,
Glascote Heath, Tamworth, B77
2DQ*

Relationships between the Charity and Related Parties

The church is an active member of Tamworth Christian Churches (TCC), an ecumenical partnership of churches in Tamworth area.

The church supports financially and in prayer the work of The Baptist Missionary Society (Charity Number 233782) and seeks to maintain a link with a missionary working abroad to give encouragement and support to the work. The Church is currently linked with David and Michele Mahon, who are serving with BMS in Peru. During the year, the church has given financial support to the Baptist Union Home Mission Fund. The church is a member of the Baptist Union of Great Britain (Charity Number 1072038).

The church continues to support in prayer

the work of 'Hope Now,' especially through our link church in Korsunka and Talnoe in the Ukraine.

Objects of the Charity

The Church Meeting has agreed the following aims:

- *To worship*
- *To serve other people in the name of the Lord Jesus Christ*
- *As a demonstration of God's unconditional love for them*
- *With a view to many of them becoming Disciples of Christ*

This service will be focused on

- *Belgrave*
- *Tamworth*
- *The world*

To serve the needs of Baptists who live in and around Tamworth.

Our vision is that we will be a church of "whole-life disciples" who treasure every moment as an opportunity to live as fully committed followers of Jesus Christ.

Charity's main objectives for the Year.

Following the Special Church meeting held in September 2021, a call was issued to the pastorate of Tamworth Baptist Church to Rev David Middleton of Newport. The Church was delighted when this call was accepted. Pastor David and his wife Kathie moved to Tamworth in February 2022 and the Induction was held on 5th March. The service was led by our moderator, Rev Terry Lockyer, his final act as our moderator. The church was truly grateful for all Terry had done during the vacancy and for his wisdom and leadership. We presented him with a gift as a token of our gratitude. Rev David Ellis, our Regional Minister was invited to conduct the Induction and to preach, and it was a delight to welcome him to Tamworth once again. It was truly a joyous occasion as we

marked the beginning of a new ministry, and our thanks go to all who served on the day in a variety of ways and to those who prepared and served the refreshments afterwards.

Following acceptance of the call, the church gave notice to the tenants in the manse so that we could get everything ready for Pastor David's move to Tamworth. Unfortunately, the tenants overstayed their notice period leaving us very short on time to complete all the necessary repairs and decorations, so we were extremely grateful to all involved who worked so hard to ensure the work was completed by the 1st February, especially to Steve Silcock and his team. Thanks to the Fabric team who promptly dealt with other repairs that were discovered/ occurred after the move.

Details of Significant Activities

The church has been moving towards a more stable and normal programme of events following the last lockdown in 2021.

Brigades returned to face-to-face meetings but struggled with numbers during the year, plans for a recruitment campaign for the autumn are in hand. The **Craft Group** have resumed and are growing in numbers. **Monday Housegroup** began meeting again but use the worship room for their weekly meetings.

Some activities have not resumed, **Thursday Fellowship** have decided not to resume meetings and have now officially closed. **Playcentre** has changed into **Saplings** – a mother a toddler style group and has proved extremely popular. This group meets on a Friday morning. The monthly **Messy Church** has also not resumed at this stage.

Some new activities have begun, **Places of Welcome**, run by Fran Ford and a team of helpers offers the community a place to come share a coffee, a chat, and activities if they choose. Pastor David has been holding **midweek services** in some of the

local care/retirement homes. He has also made contact and become part of the local network working with **adults with learning disabilities** and hopes to host some events next year for this group. In July Pastor David began a new **evening Reflective Service**, which now takes place most Sundays at 7pm.

Special services It is good to report that we were able to celebrate Christmas with special services, including the Carol Service led by Sue Silcock, Christmas Eve Communion, led by Cath and Christmas Day service led by Bill and Bev. Pastor David also led services at Easter, Maundy Thursday, Good Friday, and Bev preached on Easter Sunday. It was so special to be together for these celebrations after two years of being unable to meet face to face. It was good to welcome David and Michele Mahon, our BMS link missionaries from Peru, to take a special service for us in July during their furlough, they have since returned to Peru to take up a new challenge.

Fabric – It has been a busy year for the Fabric Team, our thanks to Ron, Cath, and David for all their work. We have a new boiler in the school room, with plans for a further boiler to be fitted to the worship room in the autumn. The School Room and central areas of the building have been fitted with new lighting, including automatic lighting in the toilets. A new security alarm system has been installed, the drainage system has been inspected and repairs carried out. The carpark has been resurfaced and the entrance widened. This required planning permission and working with the doctor's surgery, but all the challenging work has resulted in a very pleasing finish which we trust will last many years.

Thanks - Thanks for your prayers, financial support and service carried out on our behalf throughout the past year. We look forward to all God has in store for us in the days that lie ahead.

Membership

Membership at the end of August was 67. Ann Cole, Anne and Charles Clark resigned their membership during the year. Heather and Dorien Brookes transferred to Dronfield Baptist Church following their move to Sheffield. Fran Ford's membership was reinstated, and David and Katherine Middleton transferred to us from Newport in February 2022.

Fellowship news

We are sad to report the deaths of members, Geoff Foster, Olwen Ward and Pat Hanley, as well as friends of the fellowship, Paul Wilson, Pennie Rowberry, Hannah Brookes, and Sally Parkes. All are sadly missed and your prayers for their families would be appreciated. We bid a fond farewell to Irene Foster as she moved to Rotherham to be nearer her family.

Congratulations to Tom Myatt and Becky who were married in September 2021.

We celebrated the safe arrival of babies, Phoebe Haywood, a daughter for Ruth and Matt, Lydia Grace Higgins, a daughter for Becky and Tim, and Arthur Blunn, a son to Dan and Becky. Arnie, a great grandson for Colin and Sue Silcock.

Pastor David conducted dedication services for Phoebe Haywood and Michael Luca.

We also congratulated Sue & Leigh Bilson on their Golden Wedding in August.

*Bev Smith
Church Secretary*



Reports from Groups, Organisations and Events

Worship Group report 2022



During the past year we have once again been able to provide live music as part of our worship services each Sunday morning. It has been a pleasure to serve the church using our musical gifts and we enjoy leading the sung worship each week. We have enjoyed learning and leading the congregation in a selection of new songs and try to ensure we use a wide range of worship songs throughout the year. We have welcomed new members to the singing team which has meant we've been able to have more people leading from the front. Thank you for your continued prayers for us a team and for your encouragement each week.

Pam & Rachel

Sunday School



Sunday school has continued throughout the year, using Scripture Union material. All the children meet together so the age range can be 5-14, which presents lots of challenges. My thanks this year to Esther, Irene and Win for doing a stunning job in my absence.

Please pray for the teachers and children as they meet each week and learn more about God and his love for them.

Esme



Craft Group

Craft group we meet every Tuesday morning at 9:30 am till 11:30 am. The ladies are lovely and friendly. We have a wide range of craft, card making, knitting, crocheting, with lots and lots of chatting, tea, coffee, biscuits, and cakes on Birthdays! Everyone is more than welcome to join



2nd Tamworth Girls' Brigade. 2021



Since restarting after Covid we have 8 to 10 girls who attend regularly.

We have two sections within the company juniors and seniors. We held a mini awards evening in July where we just invited grandparents and parents and it was great that Kathie and Pastor David joined us. Our evening starts with inspection where most girls have obtained full uniform. Then we do badge work and play games we gather together at the end of the evening for devotions. We have a wonderful group of girls who all get on well together.

We are trying to encourage the girls to take part in the brigade services and it's always good to see them and their parents in church. We have a good relationship with the parents of the girls, and it's been great to have a Facebook page to show some of the fun evenings that we have together. Thanks to Vici for coming to terms with the technology that is required for keeping records and badge work up to date, we also thank Kathie for helping us promote what we do in girls brigade with the Facebook page for church.

Thanks to Debbie for all her hard work and ideas and to Lynda who fills-in wherever she is needed.

Love Sue Silcock
Leader

Saplings



Saplings is a new venture for us starting in March 2022. It is a place where people bring their children to stay and play. We have seen many many new faces, and some old ones too, with parents bringing babies and young children. All seem to enjoy everything that we offer. We usually have about ten children, interesting to see that a lot of childminders bring the children that they care for and found it very helpful for them to mix with other children. We have playtime at the beginning, then we have singing, a snack and then time with some big toys at the end. We have struggled with staffing recently and our thanks go to Louise Bown, Irene Thompson, Ruth Haywood Win Wedgbrow and Beth Silcock without them we could not have kept going. Win has been the all-time star who has not missed a session. Please pray for this new venture as we build relationships and make new friends.

Esme and Sue

The Boys' Brigade – Annual Report 2022



Our last session started as the previous one had ended, with us meeting on Zoom. This was disappointing, but we had to complete risk assessments for each section to ensure that the safety of all members was maintained when we started meeting face to face.

Our first meeting at church was in October with changes to our normal meeting times. It was wonderful to see the boys again and were quite surprised how much some of them had grown since we had last seen them. The boys adapted well to the new arrangements, and we were grateful for the

support from their parents. We were able to share activities with the boys each week and were pleased that our numbers remained stable compared to before lockdown. When we were able to, we reverted back to our normal meeting times. Through the session the boys took part in a series of challenge activities that were arranged by the battalion. These presented a range of challenges, and all of the boys willingly took part. Our Anchor Boys ended the session as overall runners up – well done boys.

Throughout the session the boys completed badgework activities, and we presented them with their badges at our awards night on 13 September. It was great to meet with the boys and their parents on this special evening. We were pleased to welcome Jamie Haden Walker, our battalion chaplain, to the evening where he led the opening devotions and presented the boys with their badges, including two President's Badges. We also presented a chaplain's badge to Trevor Glover, our outgoing chaplain in recognition of his support. Pastor David Middleton was also presented a chaplain's badge as he started his time as our company chaplain.

As always, I want to take this opportunity to thank all of the staff for their hard work throughout the session, and in particular, their adaptability that has enabled us to provide activities for the boys to engage with.

Mark Vernon
Captain

Lakeside Housegroup 2022

Lakeside House Group has not restarted. We are in touch each day with those who want to receive a reflective song and once a week a short talk on-line. We hope to restart soon.

We pray for each other and others each day

Love Sue Silcock

Monday Housegroup

We began meeting in the Worship Room in November 2021 following the pandemic. It is a small group who meet to pray, read, and discuss God's word. Shortly after restarting we said goodbye to our dear friend Geoff Foster who had been an inspirational leader for the group. He is sadly missed for his wisdom and his sense of fun which always left us with a smile at the end of our meeting. His wife Irene has moved back to Rotherham to be nearer to family members and we miss her. We wish her peace and happiness in her new home. Sadly, Colin and Beryl Langley are unable to join us now as Beryl has ongoing health issues. We pray they know God's blessing and presence. Kathie has joined the group since she and David came to Tamworth, and she is a much loved and valued member. We have spent some time studying the life of David, Ruth and more recently the Ten Commandments. Our meetings have been disrupted by the extreme cold during the winter and the extreme heat during the summer, but we are a happy little group of people who love Jesus and want to learn more about Him and His plans for us in the future. We would welcome more members if you are free at 2.30pm on Mondays.

God Bless Cath



Melford Housegroup

This Housegroup meets on a Tuesday evening when we study the Bible, pray, and seek to support each other, with or without cake. Earlier in the year we studied Paul's first letter to the Thessalonians on the theme Hope in the Lord. Currently, we are working through a book which is looking at each of Jesus' disciples and it has been good to read familiar stories of Jesus' early followers. We are reminded that Jesus is still in the business of changing lives

and can take the most fear-filled and faithless among us helping us to be witnesses of his grace and forgiveness. We are small in number, and you would be welcome to join us!

Irene Thompson

Links With Ukraine 2022

General Situation

So much has happened in Ukraine since my last report and everyone will know the general facts of the Russian aggression. What might not be obvious is that, as far as the Ukrainians are concerned, the war started in 2014 when the Russians invaded the Donbas and Crimea.

Being in the centre of the country and being predominantly agricultural the war has had limited effect on Talne & Korsunka. The nearest area damaged by bombing is the city of Cherkassy, about two hours' drive away.

The main effects are as follows:

- There are regular air-raid warnings when people are expected to shelter
- Only schools with shelters are allowed to open. (Marina's son Vanya attends a school with a small shelter so the children attend in shifts, studying online the rest of the time)
- The cost of living has risen considerably (there was a shortage of some essential items early on, but this has improved)
- There are many refugees from the war zones some of them staying but the majority moving further west. Some of them have taken up residence in Korsunka. Many Ukrainians from the east can only speak Russian as opposed to the locals who favour Ukrainian.
- Many local people are against anything Russian including the language, goods, music, and literature.
- People often refer to God, pray and understand that everything is under his control.

The Church

Much has also happened in the church since my last report. Following all kinds of accusations against pastor Valeriy made after

his retirement, he found it impossible to carry on worshipping at Talne Baptist Church. This was followed by accusations against pastor Sasha (one of the two pastors appointed to take over from Valeriy). As a result, he also found it impossible to carry on in that church. Consequently, he left, together with Valeriy's sons, Igor & Roma to set up a new church.

This they have done; it is called New Life Church (also Baptist) and it has gone from strength to strength. They have had many evangelistic events, have a thriving children's club and youth group as well as many young couples attending. Valeriy & Luba also worship there. After an initial visit our interpreter, Marina, decided there was something special going on there and Marina and family started attending. Because of this we have more or less lost touch with the original church although we know that pastor Roma has visited Korsunka with some aid for the elderly there. Igor (Valeriy's youngest) wife Vlada and son Mark are now living in Korsunka and together with Marina and Ira the ex-mayor they are making very valuable contacts in the village, also distributing aid. They are also planning to restart the children's work there. They are also helping out by giving lifts into the town. Obviously in the present situation with the likelihood of power disruption there will be much hardship this winter, please pray for them.

Leigh & Sue Bilson



FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2022

	Note	Unrestricted	Designated	Restricted	Total	Prior Year
Incoming Resources						
Voluntary Income	2	74202	308	2982	77492	60926
Investment Income	3	4762			4762	26908
Other Incoming Resources	4	69			69	2592
Total Income		79033	308	2982	82323	90426
Resources Used						
Ministry	5	36103			36103	5245
Mission	6	12854	114	2468	15436	26998
Premises	7	26129			26129	14160
Administration	8	11498			11498	11980
Governance costs	9					6017
Total Expenditure		86584	114	2468	89166	64400
Net income (expenditure)		-7551	194		-6843	-71
Transfers between funds	11	146		-146		
Net movement in funds		-7405	-70	-146	-6843	-71
Total funds September 1 2021		144693	582	1441818	1587092	
Total funds August 31 2022		137288	512	1441672	1580249	
Represented by						
General Fund	15	137288			137288	
Designated Funds						
Craft Group	16		54		54	5
Playcentre (Saplings)			206		206	62
Puppets			119		119	119
Signs for Worship			53		53	53
Thursday Fellowship			343		343	343
Restricted Funds						
Boys Brigade	16			4810	4810	4307
Girls Brigade	16			1113	1113	1218
CAP Client Discretionary						96
Church Property	12			1235000	1235000	1535000
Manse Properties	12			177000	177000	177000
Other Fixed Assets				25000	25000	25000

NOTE 1

These accounts are presented on a Receipts & Payments basis as permitted under Charities Act 2011 s.133

NOTE 2

	Unrestricted	Designated	Restricted	Total	Prior Year
Offerings	44509			44509	47738
Gift Aid	9693			9693	6888
Legacies	20000			20000	6000
CAP Client Discretionary			50	50	300
Church Groups Income		308	2932	3240	0
	74202	308	2982	77492	60926

NOTE 3

Bank Interest	21			21	2
HEBA Interest	407			407	50
Manse Rental Income	3800			3800	11400
Vaccine Centre Rental Income	270			270	15200
Other Rent received	264			264	256
	4762			4762	26908

NOTE 4

Personal Purchases reimbursed	64			64	98
Insurance Claim	0			0	2494
Other Income	5			5	0
	69			69	2592

NOTE 5

Ministers Stipend	13888			13888	0
Ministry Expenses	960			960	0
Pension costs	5242			5242	3069
Manse costs	14350			14350	420
Preaching Fees	852			852	0
Ministerial Candidate Expenses	104			104	0
Manse Rental Expenditure	707			707	1756
	36103			36103	5245

NOTE 6

BUGB Home Mission	5160			5160	5160
BMS World Mission	5160			5160	5160
Hope Now	0			0	200
Sunday School	50			50	0
CAP Tamworth	964			964	10695
CAP Bradford	1520			1520	5040
CAP Clients Discretionary			0	0	335
Church Groups Expenditure		114	2468	2582	408
	12854	114	2468	15436	26998

NOTE 7

Electricity	928	928	682
Gas	1776	1776	1293
Water Rates	200	200	140
Cleaners	3433	3433	4483
Cleaning Materials	146	146	218
Church Insurance	2078	2078	1857
Other Premises costs	17568	17568	5487
	26129	26129	14160

NOTE 8

Stationery	198	198	169
Telephone costs	1932	1932	1635
Ink & other printing	214	214	1471
Equipment purchased	0	0	212
Administrator	5407	5407	5407
Other Admin costs (see Note 10)	3747	3747	3086
	11498	11498	11980

NOTE 9

Governance costs

DWF Solicitors	0	0	4337
Calders Estate Agents	0	0	1530
Indemnity Policy premium	0	0	150
	0	0	6017

NOTE 10

Computer Software & Website	1035	1035	931
Copyright Licence	252	252	453
BU Subscription	317	317	361
Other Subscriptions	164	164	164
HEBA Payroll Service Fees	315	315	315
Books & Leaflets	87	87	0
Tea & Coffee	178	178	99
Food expenditure	110	110	0
Conference Fees (not minister)	0	0	50
Benevolent Fund	544	544	493
Music costs	270	270	0
Other items (all under £100)	475	475	220
	3747	3747	3086

NOTE 11

The church is the beneficial owner (subject to the relevant trust) of the property assets listed. The Custodian Trustee is Heart of England Baptist Association (charity no. 1080529). The value of the church property is the insurance value which were re-assessed in the year to 31 August 2017. The value of the manse is quoted as cost of purchase.

NOTE 12

STAFF COSTS

Salaries	21048	21048
Pension costs	5242	5242
	26290	26290

NOTE 13

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Scheme of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £1.00, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026.

The Pension & BUGB Trustees are in discussions regarding a pension fund buy out and effectively there is no shortfall debt at the present time.

NOTE 14

General Fund

Balance 1 September 2021	144693
Deficit in the year	-7551
CAP Discretionary Fund (after Closure of our CAP Centre)	146
Balance 31 August 2022	137288
Funds currently held as follows	
CAF Bank	76694
Funds held by HEBA	60776
	137470
Some of these funds are for	
Puppets	119
Signs for Worship	53
Funds due to BMS	10
	137288

There are significant post end of year entries, paying for the work on the car park at a cost of £20,424, the doctor's surgery contribution of 30% received totalling £6,127.20 meaning a net cost to the church of £14,296.80. These figures will be included in next year's accounts.

Independent Examiner's Report on the Accounts.

This is a report to the Trustees and members of Tamworth Baptist Church, Charity Number 1138677, on the accounts for the year ended 31st August 2022, set out on the preceding pages 11-15.

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

It is the examiner's responsibility to:

- Examine the accounts under section 145 of the Charities Act.
- To follow the procedures down laid down in the general directions given by the Charity Commission (under section 145 (5) (b) of the Charities Act
- To state whether particular matters have come to my attention.

Our examination was 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 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, 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:

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:
 - To keep accounting records in accordance with section 130 of the Charities Act:
 - To prepare accounts which accord with accounting records and comply with the accounting 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.

Peter Birrell Rachel Durbridge

Independent Examiners

Thanks

Thanks to Peter and Leigh for their assistance with the accounts and to the finance team, David Thompson (Bookkeeper), Bill Smith (Receipts and banking), Esme Tickle (Gift aid and verification), Sue Silcock (Purchasing and verification) and Bev Smith (Payments). Setting the budget for 2023 has been challenging given the recent global challenges. The church has good levels of reserves which we may need to call on if offerings do not rise

Finally thank you to everyone who has continued their financial support of the church and its activities. If you would like information on how you can give via the bank, gift aid your offering or have any questions about the church finances, please speak to Bev Smith or any of the Deacons.

Our thanks to Trevor Glover, our Church Administrator for all he has done to support us during the pastoral vacancy, the various lockdowns, managing the vaccine centre and manning the church office. Trevor is leaving us in December and we trust God will bless him in his next venture.



TAMWORTH BAPTIST CHURCH

England & Wales - Charity number 1138677

Accounts



ANNUAL REPORT
AND
FINANCIAL
STATEMENTS
TO 31ST AUGUST 2021

Living as whole life disciples

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The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31st August 2021.

The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Foreword

This has been an unusual year in the life of the church. In February the church reached its 200th Anniversary and nothing in its past history has been equal to the challenges faced as our community, along with the rest of the world, struggled with the restrictions needed to halt the spread of Coronavirus. Many of our normal activities have just not been possible and we have needed to adapt and change the way we serve and worship in order to keep people safe during the pandemic. It looked as though progress was being made and that we might be able to return to worship sooner but the restrictions on travel, on size of meetings and what was possible, changed constantly, almost as soon as one risk assessment was completed it became out of date! Whilst we returned to worship briefly in September 2020, starting with some prayer sessions, we held services in October and then a new lockdown meant we had to close the doors once again, initially this was intended to be for a month, but sadly continued and we were once again, unable to hold a Christmas service. Again, it was hoped this would lift by Easter but sadly we were still not in a position to reopen for worship at that time.

It was not until July that we were able to resume worship 'in person' and even then, there were still restrictions on singing and sharing fellowship.

The lockdown has affected our offerings, I am incredibly grateful to all those who continued to support us through direct giving to the bank or found ways to get their offerings to us.

I am also grateful for the prayers and support of all throughout this difficult period. As we begin a new year, we look forward with hope to a new season.

God bless

Bev Smith – Church Secretary

OUR TEXT FOR 2021

Jesus replied: ‘ “Love the Lord your God with all your heart and with all your soul and with all your mind.” This is the first and greatest commandment. And the second is like it: “Love your neighbour as yourself.”

(Matthew 22:37-39)

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Tamworth Baptist Church (Derwent, Belgrave, Tamworth B77 2LD) is a registered Charity, No. 1138677. *The Heart of England Baptist (Trust) Association Ltd takes responsibility as custodian trustee for the church buildings and properties.*

Managing Trustees

The Church is administered by the Diaconate, who are the managing Trustees of the Charity, comprising: -

Minister: Vacancy

Moderator: Terry Lockyer

Secretary Mrs. Bev Smith

Treasurer Vacancy

Deacons

Mrs. Esther Ford

Mrs. Susan Silcock

Mrs. Esme Tickle

Mrs. Catherine Vernon

Mrs. Rachel Sage

Mrs. Ann Cole (resigned during the year)

Mr. Trevor Glover

Mrs. Ruth Haywood

Administrator Mr. Trevor Glover

Principal Advisers

Bankers

CAF Bank Ltd,
25 Kings Hill Avenue, Kings Hill,
West Mailing, Kent ME19 4JQ

Solicitors

DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA

Independent Examiners

Mr. Peter Birrell

Mr. Leigh Bilson

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

The church's governing document is a Trust Deed dated 9th July 1872, which sets out the objects of the charity. The Constitution dated 30th September 2010 governs the day to day running of the charity.

Recruitment and Appointment of Trustees

The minister (if any) and Deacons are the Managing Trustees appointed by the church meeting. Up to 12 Deacons are chosen from among existing church members who show the reality of their faith by the consistency of the Christian character and by their loyalty to the cause of Christ. Annual Elections are held at the Church Annual General meeting by ballot; deacons are elected to serve three years and can re-stand for election at the end of each term. Nominees must secure a vote of at least 50% of those present and eligible to vote. A Church Secretary and Church Treasurer will be appointed by the church from among the elected deacons and following a change in 2017 these officers will now serve three-year terms.

Induction and Training of Trustees

There have been no new Deacons appointed this year. Some Deacons have undertaken online Safeguarding training during this year. It is possible that there will be new Trustees appointed at the AGM. Any new Trustees will receive Induction and formal training during the year.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting, which is normally held bi-monthly. The Minister of the Church, if any, is a paid Managing Trustee and with the Deacons gives leadership to the Church. The Deacons assist the Minister in his role and are also responsible for preparing the business for the Church Meeting.

The church is part of the wider Baptist Family and is therefore a member church of the Heart of England Baptist Association (HEBA) and of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays annual subscription to BUGB based upon its membership numbers and also makes a donation to BUGB (Home Mission Fund) for the Baptist family in the UK.

Custodian Trustee

As referred to on page 4, the custodian trustee for the Church is the Heart of England Baptist Association. The Trust company holds the title deeds of the following properties: -

Tamworth Baptist Church, Derwent,
Belgrave, Tamworth, B77 2LD

The Manse, 32 Stephenson Close,
Glascote Heath, Tamworth, B77 2DQ

Relationships between the Charity and Related Parties

The church is an active member of Tamworth Christian Churches (TCC), an ecumenical partnership of churches in Tamworth area.

The church also supports Christians Against Poverty and operates a centre, providing office space, volunteers and employs a centre manager.

The church supports financially and in prayer the work of The Baptist Missionary Society (Charity Number 233782) and seeks to maintain a link with a missionary working abroad to give encouragement and support to the work. The Church is currently linked with David and Michele who are serving with BMS in Peru.

During the year the church has given financial support to the Baptist Union Home Mission Fund. The church is a member of the Baptist Union of Great Britain (Charity Number 1072038).

The church continues to support in prayer the work of 'Hope Now', especially through our link church in Korsunka and Talnoe in the

Ukraine.

Objects of the Charity

The Church Meeting has agreed the following aims:

- To worship
- To serve other people in the name of the Lord Jesus Christ
- As a demonstration of God's unconditional love for them
- With a view to many of them becoming Disciples of Christ

This service will be focused on

- Belgrave
- Tamworth
- The world

To serve the needs of Baptists who live in and around Tamworth.

Our vision is that we will be a church of "whole-life disciples" who treasure every moment as an opportunity to live as fully committed followers of Jesus Christ.

Charity's main objectives for the Year

Deacons Whilst it has not been possible to meet together, the deacons have held monthly Zoom meetings, chaired by Rev Terry Lockyer our moderator. We have been extremely grateful for his wisdom and time. Our AGM was postponed but we were able to produce the Annual Report and Accounts which were distributed to the fellowship. All serving Deacons were not due for re-election. Ann and Phil Cole moved to Wales to be closer to family and celebrated the arrival of their granddaughter. Ann continued to meet on Zoom with the Deacons until we returned to in person services when she stood down. Ann and Phil have now settled in a church in Wales and have resigned membership. A Church meeting was held on 3rd July when a report of all that had happened during lockdown was given, the meeting approved the annual report

and unanimously accepted into membership Mrs. Rachel Durbridge.

The Deacons resumed the search for a new minister following the process outlined by the BU in January 2021 and had received several names from the National Settlement Team (NST), meeting several potential candidates via Zoom. These meetings although positive did not advance to the next stage. In May 2021 the system changed from NST sending names, to ministers applying directly. No enquiries were received from our first attempt. Following our second attempt an enquiry from Pastor David was followed up. A very positive Zoom meeting was held, and Pastor David and his wife Kathie were invited to meet with the Deacons in August. This resulted in the Deacons issuing an invite to preach with a view to the pastorate. Pastor David kindly recorded a sermon that members could review prior to the Preach with a View arranged for September 2021.

After the second lockdown in November 2020, members of the fellowship were invited to join an online 'prayer and share meeting' where members were able to chat together and pray together for the needs of the fellowship and wider concerns. These meetings ceased at the end of June as 'in person' worship commenced in July 2021.

Our administrator, duties changed once again in July when we began holding regular services, so his attention turned to preparing the admin for the services rather than producing information for circulation.

The **Dosthill building**, the sale of the property was completed in October 2020. Please see the Church Accounts for further details.

Details of Significant Activities

The **night shelter project** was unable to continue during the pandemic, with the council taking greater responsibility for housing the homeless.

Special services We were unable to hold many of our usual celebrations during the year

as the church was in lockdown, this included Christmas and Easter services as well as our planned celebration of our 200th Anniversary in February. Events to commemorate our special year have been moved to October, when we will hold an exhibition of photographs and memorabilia from our history and Simon Gudger has been invited to lead a special service to celebrate and give thanks for our long history.

200th Anniversary - Trevor brought up to date the booklet produced for our 175th anniversary and arranged for this to be printed in readiness for our celebrations which were postponed from February and are due to be held in October.

Vaccination Centre - In the New Year we were approached by the local pharmacist to see if we would be willing to work with them to operate a vaccination centre out of our building. It was agreed that they would initially operate seven days per week. Martin Horner volunteered to manage the volunteers and he managed to cover all the shifts with a mixture of folk from church and others from the community. The volunteers welcomed folk to the building, took temperatures, booked in those with appointments, handout forms for completion and cleaned clip boards, pens, tables and chairs. They all did an amazing job, and it was great to be back in the building, serving the community again after not being able to do anything for so long. Trevor managed the day-to-day operations, which often involved him going to the church outside his working hours, to receive deliveries of supplies, or see to a problem. We are told over 32,000 people visited the building at least once, many of them returning for their second vaccine a few months later. The project continued to early September when they moved the operation to Ankerside and some of our folk are continuing to volunteer.

Fabric - during one of his weekly inspections, Trevor discovered water ingress into the Playcentre cupboard. This was the result of one of the drains on the roof becoming blocked with leaves. The roofers returned and resolved

the issue extending the upstands to prevent reoccurrence and a quarterly service contract is now in place to clear leaves and debris from the roof. The damage caused was repaired and redecoration in the hall carried out. We claimed against the insurance for this work.

We had a number of issues with the toilets becoming blocked. These were well used over the period the Vaccination centre was operating and a drainage inspection and jet washing has been undertaken.

The external doors have been serviced by the manufacturers and are now working well. A small group of people, Ron, Cath and David Thompson have been working on obtaining quotes for various works needed, including refurbishment of lighting in the school hall and corridors and resurfacing of the carpark.

The tenants in the Manse short term tenancy changed in January 2021 to a month-to-month tenancy. This additional income has assisted the church's finances following the lockdown when income from offerings was reduced.

Thank You - We are extremely grateful to those who have served over the last 12 months and special thanks to Ann Cole who stood down as deacon following her move to Wales, Trevor Glover who is standing down from the diaconate at the AGM but hopes to stand again in the future, and to Peter Birrell and Leigh Bilson who will stand down from their roles as Independent examiners. We are also grateful to Joy Dean for her service as CAP centre Manager, Joy is retiring at the end of September.

Thanks for your prayers, financial support and service carried out on our behalf throughout the past year. We look forward to all God has in store for us in the days that lie ahead.

Membership

Membership at the end of August was 70. Rachel Durbridge was accepted into Membership in July 2021.

Ann Cole stood down as a Deacon in July and resigned her membership in August following their move to Wales.

Fellowship news

We are sad to report the deaths of members, Marjorie Rowland, Phyllis Legge, Sheila Roberts, Brian Cunningham Margret Mattison and Colleen Williams as well as friends of the fellowship, John Tracey, Edward Pontin, John Westwood and Brian Cherrington. All are sadly missed and your prayers for their families would be appreciated.

Congratulations to Simon and Lucy Davis on the birth of their daughter Lily, to Anne and Phil Cole on the adoption of their baby granddaughter and to James and Nic Tickle on the safe arrival of Lola, a granddaughter for Esme and Dave Tickle.

Congratulations to Mario who has completed his diploma in bereavement counselling.

Congratulations to Jan and Jayne Kempinski, Colin and Sue Silcock and to Ron and Cath Vernon on their Golden Wedding Anniversaries.

We were sad to hear that 1st Polesworth Boys Brigade and Girls Brigade have closed permanently. We have shared a lot of good times with them, especially the joint camps. We have welcomed Dan Blunn and Dave Tickle to the staff of our BB Company.

* * *

Reports from Groups, Organisations and Events

Worship

We resumed worship in September 2020 but had to close again at the beginning of November due to Covid Restrictions. We were unable to resume in person worship until July 2021. In the interim we held a Zoom 'Prayer and Share' Service for those who had access to the internet. The congregation has been slowly building and a number of special services are planned for September onwards. My thanks to all those who led Services, Prayer and Share services and those who have taken part.

Bev Smith

CHRISTIANS AGAINST POVERTY 2021

Joy advised the Deacons that she would be retiring at the end of September 2021 and the post of CAP centre manager was advertised internally. Unfortunately there was no suitable candidate for this role and the Church took the difficult decision to close the CAP office when Joy retires. The Church has partnered with CAP for over 20 years, and we have been grateful not only to Sue and Joy who have managed the office, but all who have supported, financially and in prayer, volunteered and befriended clients. It has been an amazing work and we are proud to have been able to do this for so long. We are planning a special celebration service in September to mark with thanksgiving all the wonderful work that has been done over the years and to wish Joy a long and happy retirement! We ask for your continued prayers for the work of CAP and especially that another centre can be established in the local area.

Worship Group

Due to restrictions in place when in-person services restarted we were unable to have live music and were very grateful for the use of iSing and YouTube to support our (behind masks) sung worship. We are thankful to the technical team for all their support in providing some form of music in our services.

We look forward to being able to provide live worship music again soon and are hopeful that those who played and sang prior to covid will join us once again.

Rachel & Pam

Sunday School

Sunday school was unable to meet during lockdown, and our hope is to restart mid October 2021. Some of the children have come to church with their parents or grandparents since we reopened for worship. It's been great to have the children as part of worship again

and we look forward to more normal times ahead.

Please pray for the Sunday School team and children as we start to meet again, that God will bless us all.

Esme

Craft Group

The craft group hopes to start up again at the end of October. I've been keeping in touch with the ladies, by phone. At first, I did it every week but as the weeks went on, I started to call them, in turns, once a fortnight. Most of them are keeping well, some have had the virus and, thank the Lord, have got over it. Some of us meet up for a coffee at Planters. They all miss meeting up.

My prayers are with you all at this time.

love Sylvia xxx

2nd Tamworth Girls' Brigade. 2021



We have not met as a company since March 2020. We managed to have a Christmas party and our Company was reaching figures of 15 or more per week.

The girls enjoyed doing the many badges that are set for each group. Sadly, we did not hold an Awards night for 2020 or 2021. We are hoping to start again in November. Please pray for the girls that they will return. Pray also for all the staff.

Love Sue Silcock
Leader

Tuesday Housegroup 2021

We meet normally at the home of Sue Silcock. 7 30pm once a fortnight

We have not met as a group for 18 months. We are in regular contact with each other. I send out a song every day to help us focus on God and others share things online. I send out a sermon or a thought on a Saturday. This is to keep us all connected.

We are hoping to meet as a group soon if COVID restrictions allow.

Love Sue Silcock

Messy Church 2021

Messy church meets at Belgrave. This will now be held on the Last Thursday of every month, 3.45pm-5pm. This is a change of day.

What is Messy Church? Messy Church has lots of activities for children - including craft, games, songs stories.

Messy Church involves the whole family

Messy church has not met for 18months. We are praying that this is something God will make it clear if it is what He want us to continue to do

Our culinary skills have gone up a little notch so come along and have fun with us together! This is a perfect opportunity to get to know mums and dads in a happy and easy atmosphere. We take different topics and seasons and have a simple message for both kids and adults.

Sue Silcock

Report for Playcentre 2020/2021



Playcentre has not been meeting since March 2020. We were sad to have to lockdown due to the pandemic. Before lockdown we welcomed many children and were building up a great relationship with them and their parents. We offered lunch once a fortnight which was well supported. We taught the children many songs and had our Christmas service where the children dressed up.

We hope to restart in November if there are any contacts, we still have that have the right aged children. Lots that where due to come have moved on to the nursery stage.

We pray that God will bless this ministry and show us where to look for new children. Our aim is to offer a safe and secure environment in which parents can leave their 2- to 3-year-old children to play, share and have fun. Win has been very good in keeping in contact with the mums and sending birthday cards to the children.

Thanks to all the staff for their prayerful love and support during the pandemic.

Sue Silcock

Tamworth Men's Breakfast 2021

Although a couple of Zoom meetings were arranged, they were poorly attended and so it was decided to wait until restrictions were lifted and we could meet in person again.

In July a dozen of us met at The Red Lion to discuss the way forward and since then a new format has been adopted.

*Leigh Bilson for TMB Team
(Charles Clark and Andy Paine)*

Monday Housegroup

We have not been meeting due to the pandemic, but members have been keeping in touch by phone and occasional one to one meetings for support when it has been possible. We are looking forward to resuming face to face meetings although we will, for the foreseeable future, be meeting in the Worship room at church. Hopefully our meetings will start in early November.

Blessings Cath.

Thursday Fellowship

Thursday Fellowship has not met during the pandemic. We have largely kept in touch with phone calls and most of our members have kept well. Shielding and isolating has been the order of the day and has generally protected members from Covid. We were sad to lose Marjorie Rowland, Phyllis Legge and Margaret Mattison during the year. Their funerals were attended, where possible by some of our members. It is hoped that we will start meeting again in the Spring of 2022 although we are seeking a new identity and fresh ideas in order to attract a wider demographic.

*God Bless
Cath Vernon*

The Boys' Brigade – Annual Report



Our last session started as the previous one had ended, with us not meeting. This was disappointing, but we recognized that the safety of all members was really important.

Through the session, the battalion arranged competitions that the boys could enter from home. We ensured that the boys had all of the information about the competitions and encouraged them to take part. I am pleased to say we entered each competition, and it was

great that the boys wanted to participate.

As the church was being used as a vaccination centre, we delayed plans to meet face to face until September. We did, however, start to hold virtual meetings for all of the sections. This was a little daunting for us to arrange as it was an entirely new way for us to do BB and we were unsure how the boys would react. Despite our concerns we held meetings every two weeks from May to the end of July and I am really pleased to say we had good attendance each week across all of the sections. Each week, the boys engaged well with what was arranged.

Over the session, we have welcomed new members to our company following the closure of the 1st Polesworth Company. This has included Dave Tickle and Dan Blunn who have joined us as officers in the company. It has been great to welcome them to the company.

We are planning on meeting again face to face in the new session, following the completion of the COVID-Ready risk assessment and approval from the church.

As always, I want to take this opportunity to thank all of the staff for their hard work throughout the session, and in particular, their adaptability that has enabled us to provide virtual activities for the boys to engage with.

*Mark Vernon
Captain*

Torc Housegroup

Changes and challenges. It could be a motto for all of our fellowship activities during another year of living with Covid 19. For the Torc House group, the challenges have been directly as a result of the impact of the virus on health and particularly for the Clark family; the changes have been in the ways we have kept on meeting for prayer and Bible study. I will take you through our year in brief!

I guess most of us have become more reliant on technology and using the internet to search for things so if you are able, have a look for

this: type into Google – Flower of the Holy Spirit Transforms From saint to Dove? This inspiring and truly awesome image was shared with us on our Torc Tuesday What's App at the beginning of our "year" back in November. Sharing images, memes and Christian video has been a very meaningful way that we have been connecting with one another in Housegroup. It has been uplifting to receive these gifts which often come when we are feeling down or need to be reminded of God's constant presence in our lives.

It was in November that Housegroup went online, and we started to Zoom at 8pm on Tuesdays. It was lovely that Ann Cole was still able to be part of the group despite having moved to North Wales! We mostly spent the short time together sharing things for prayer and keeping in touch!

Before we knew it, Advent was upon us and the uncertainties over Christmas meet ups, so we continued to share videos of Christmas preparations.

Prayer support and the knowledge that practical help was on hand have continued to be blessings we value. Just before Christmas, the Dean household tested positive for the virus and spent a difficult three weeks with the challenges it brought to their health. Thankfully, they made good recoveries.

On 22nd January, we spent time individually sharing in the day of prayer called for to pray for the nation during the pandemic.

As we approached another Easter locked down, another image made a huge impact on us. This time Google the words eagle protecting young Jesus – random words but it will bring up an amazing picture of an adult eagle perched on its huge nest caring for its offspring. When you turn the image upside down, we are reminded of the One who protects us in every way.

In June, we started to meet face to face at Belgrave and

we did this until the end of July. We chose to

study Psalms using an old Baptist Union commentary booklet and we were blessed each week with reminders of God's plan of salvation revealed in the Old Testament.

In late July, we met in the garden at Melford and since then have been meeting there but no longer in the garden! We are currently studying 1 Thessalonians using a booklet entitled Standing Firm – a pathway Bible Guide from the Good Book Company. It has been good to welcome new members to the group. We would love it if you wanted to join us on Tuesdays at 8pm.

One of the main reasons we meet together in small groups is to pray for one another. We have been blessed with sharing one another's burdens and bringing our needs before the Lord. Answers to prayer remind us of the living God we serve, and we continue to pray for each other and also our families, friends and neighbours who through sharing, have become real and loved even if we have not met them face to face.

I am constantly reminded throughout this time of change and challenge of the words written in *Hebrews Chapter 10* –

"Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on towards love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another – and all the more as you see the Day approaching." NIV

Irene Thompson

[Links With Ukraine 2021](#)

[The Church Link](#)

Please see below a copy of the statement circulated to the church in April.

[Update On the Situation in Talnoe Baptist Church, Ukraine \(April 2021\)](#)

A lot has happened in the church at Talnoe

during the past few months. Below is a summary of what we know of a very complex and confusing situation.

When Pastor Valeriy retired from leading Talnoe Baptist Church in March 2020 the leadership was passed to two pastors, Roma and Sasha. During the preceding two years these two had been working alongside Pastor Valeriy as trainee pastors.

Later in the year we heard from Valeriy that people in the church were making accusations against him regarding misuse of funds and inappropriate behaviour. Eventually things were made so difficult for him and his family that they could not go to the church. The only exception was Valeriy's youngest son (Igor), who continued to fulfil his role as a deacon in the church. At this point, not knowing whether there was any truth in the allegations we asked the deacons of Tamworth Baptist Church to stop the regular payments we have been sending to assist the work of Talnoe church for their outreach to the village of Korsunka.

Earlier this year we heard that allegations had been made against Sasha, one of the new pastors and he too was forced to leave the Talnoe Baptist Church. We do not know what the allegations were.

As a result, pastor Sasha has begun a new church in Talnoe called New Life Baptist Church which is attended by Valeriy and his family including Igor who has now left Talnoe Baptist Church. This new church has the blessing of the Baptist Authorities in Cherkassy and is awaiting accreditation. So, there are now two Baptist Churches worshipping in Talnoe.

As to the work in the village of Korsunka, which is our focus of interest, we know that Pastor Roma has a heart for the village, he has joined us in work there and also was starting to distribute aid to some of the villagers until restrictions due to Covid prevented this. Igor (Valeriy's son) has also supported work in the

village and is now living there. He is also committed to ministering to the people of Korsunka. Together with Charles & Anne we have had Zoom meetings with Igor and his wife Vlada to discuss the situation. We are convinced that he has a heart too for the people of the village. Although he still has a good relationship with pastor Roma, he says that in light of the background the two churches will not be able to work together.

At the moment (end of April) we are waiting for Marina our interpreter to arrange a Zoom meeting for us with Pastor Roma.

Whether we shall ever find out the truth remains to be seen. The situation has left many people in Talnoe confused and bewildered and the enemy will be taking every opportunity to hinder the work of a successful church. On a brighter note the new 'New Life Baptist Church' has hit the ground running with some very well attended outreach events. They have also held meetings in Korsunka and plan to take young people from the village to a Saturday Youth Group in Talnoe when fear of the virus eases.

Please remember the people of Talnoe & Korsunka in your prayers.

Leigh & Sue Bilson

Recent Developments

In May we heard that the Cherkassy Baptist Regional Council had restored Valeriy to his previous status so can only assume that the accusations against him were false.

Since that time Valeriy, Luba, Igor & Vlada of the new church and also with Roma of the 'original' church have been working in Korsunka. We are in contact with all of them. Both churches continue to flourish. Hopefully a visit can go ahead next year.

Leigh & Sue Bilson

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2021

	Note	Unrestricted	Designated	Restricted	Total	Prior Year
Incoming Resources						
Voluntary Income	2	60626		300	60926	67643
Investment Income	3	26908			26908	8147
Income from charitable activities						255
Other Incoming Resources	4	2592			2592	106
Total Income		90126		300	90426	76151
Resources Used						
Ministry	5	5245			5245	11818
Mission	6	26255		743	26998	29798
Premises	7	14160			14160	22994
Administration	8	11980			11980	11612
Governance costs	9	6017			6017	
Total Expenditure		63657		743	64400	76222
Net income (expenditure)		26469		-443	26026	-71
Transfers between funds	11	85873	-70	-85803		
Loss on book value after sale	11			-215000	-215000	
Net movement in funds		112342	-70	-301246	-188974	-71
Total funds September 1 2020		32351	652	1743064	1776066	1776138
Total funds August 31 2021		144693	582	1441818	1587092	1776067
Represented by						
General Fund	15	144693			144693	32351
Designated Funds						
Craft Group	16		5		5	74
Playcentre			62		62	62
Puppets			119		119	119
Signs for Worship			53		53	53
Thursday Fellowship			343		343	343
Restricted Funds						
Boys Brigade	16			4307	4307	4432
Girls Brigade	16			1218	1218	1501
CAP Client Discretionary				96	96	131
Church Property	12			1235000	1235000	1535000
Manse Properties	12			177000	177000	177000
Other Fixed Assets				25000	25000	25000

NOTE 1

These accounts are presented on a Receipts & Payments basis as permitted under Charities Act 2011 s.133

NOTE 2

	Unrestricted	Designated	Restricted	Total	Prior Year
Offerings	47738			47738	51618
Gift Aid	6888			6888	11873
Legacies	6000			6000	0
Gifts for CAP Tamworth £803					695
CAP Client Discretionary			300	300	700
Church Groups Income			0	0	2757
	60626		300	60926	67643

NOTE 3

Bank Interest	2			2	13
HEBA Interest	50			50	200
Manse Rental Income	11400			11400	7600
Vaccine Centre Rental Income	15200			15200	0
Other Rent received	256			256	334
	26908			26908	8147

NOTE 4

Personal Purchases reimbursed	98			98	81
Insurance Claim	2494			2494	0
Equipment sold	0			0	20
Other Income	0			0	5
	2592			2592	106

NOTE 5

Pension costs	3069			3069	3303
Manse costs	420			420	4301
Preaching Fees					1391
Ministerial Candidate Expenses					359
Manse Rental Expenditure	1756			1756	2464
	5245			5245	11818

NOTE 6

BUGB Home Mission	5160			5160	5160
BMS World Mission	5160			5160	5160
Hope Now	200			200	1200
CAP Tamworth	10695			10695	9359
CAP Bradford	5040			5040	4620
CAP Clients Discretionary			335	335	685
Church Groups Expenditure			408	408	3614
	26255		743	26998	29798

NOTE 7

Electricity	682	682	1034
Gas	1293	1293	2316
Water Rates	140	140	253
Cleaners	4483	4483	3306
Cleaning Materials	218	218	537
Church Insurance	1857	1857	2642
Other Premises costs	5487	5487	12906
	14160	14160	22994

NOTE 8

Stationery	169	169	165
Telephone costs	1635	1635	1908
Ink & other printing	1471	1471	1018
Equipment purchased	212	212	0
Administrator	5407	5407	5441
Other Admin costs (see Note 10)	3086	3086	3080
	11980	11980	11612

NOTE 9

Governance costs			
DWF Solicitors	4337	4337	
Calders Estate Agents	1530	1530	
Indemnity Policy premium	150	150	
	6017	6017	0

The governance costs relate to the sale of the Dosthill premises. The solicitors are higher than originally anticipated as the sale was protracted with four possible purchasers involved.

NOTE 10

Computer Software & Website	931	931	785
Copyright Licence	453	453	437
BU Subscription	361	361	388
Other Subscriptions	164	164	155
HEBA Payroll Service Fees	315	315	298
Books & Leaflets		0	142
Tea & Coffee	99	99	253
Conference Fees (not minister)	50	50	179
Benevolent Fund	493	493	131
Music costs			95
Other items (all under £100)	220	220	217
	3086	3086	3080

NOTE 11

The Dosthill Premises were sold in October 2020 for a gross value of £85,000. The property was previously included in the accounts at the insured value of £300,000. This is why the accounts include an entry writing down the book loss of £215,000. The costs relating to the sale of Dosthill totalled £6,687, the majority in note 9 and £670 in the year to August 2019.

NOTE 12

The church is the beneficial owner (subject to the relevant trust) of the property assets listed. The Custodian Trustee is Heart of England Baptist Association (charity no. 1080529). The value of the church property is the insurance value which were re-assessed in the year to 31 August 2017. The value of the manse is quoted as cost of purchase.

NOTE 13

STAFF COSTS

Salaries	20245	20245	18086
Pension costs	3069	3069	3303
	23314	23314	21389

NOTE 14

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Scheme of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £308, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 August 2021 was £33,700.

NOTE 15

General Fund

Balance 1 September 2020	32351
Surplus in year	26469
Dosthill Proceeds	85000
Gifts supporting CAP Tamworth	803
Funds from Craft Group	70
Balance 31 August 2021	144693

Funds currently held as follows

CAF Bank	54749
Funds held by HEBA	90369
	145118

Some of these funds are for

Puppets	119
Signs for Worship	53
CAP Clients Fund	96
Funds due to BMS or CAP	157
	144693

Independent Examiner's Report on the Accounts.

This is a report to the Trustees and members of Tamworth Baptist Church, Charity Number 1138677, on the accounts for the year ended 31st August 2021, set out on the preceding pages 13-17.

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

It is the examiner's responsibility to:

- Examine the accounts under section 145 of the Charities Act.
- To follow the procedures down laid down in the general directions given by the Charity Commission (under section 145 (5) (b) of the Charities Act
- To state whether particular matters have come to my attention.

Our examination was 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 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, 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:

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:
 - To keep accounting records in accordance with section 130 of the Charities Act:
 - To prepare accounts which accord with accounting records and comply with the accounting 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.

Peter Birrell Leigh Bilson

Independent Examiners.

Thanks

Thanks to Peter and Leigh for their assistance with the accounts and to the finance team, David Thompson (Bookkeeper), Bill Smith (Receipts and banking), Esme Tickle (Gift aid and verification), Sue Silcock (Purchasing and verification) and Bev Smith (Payments). Setting the budget for 2022 has been challenging given the last two years have been highly unusual due to Covid-19. We look forward to welcoming a new minister in 2022 and will need to increase our income from offerings once the income from renting the manse ends. Part of the surplus from the current year has been put aside to help us balance the budget for the coming year should offerings not return to their former level.

Finally thank you to everyone who has continued their financial support of the church and its activities. If you would like information on how you can give via the bank, gift aid your offering or have any questions about the church finances, please speak to Bev Smith or any of the Deacons.