



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of meetings and what was possible, changed constantly, almost as soon as one risk assessment was completed it became out of date!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.