



**ANNUAL REPORT  
AND  
FINANCIAL  
STATEMENTS  
TO 31<sup>ST</sup> 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 31<sup>st</sup> 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 9<sup>th</sup> July 1872, which sets out the objects of the charity. The Constitution dated 30<sup>th</sup> 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 5<sup>th</sup> 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 1<sup>st</sup> 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 and 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*

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### 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*

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#### 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*

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## 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



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## 2<sup>nd</sup> 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

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## 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

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### **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

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### **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

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### **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*

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## **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
<b>Incoming Resources</b>						
Voluntary Income	2	74202	308	2982	77492	60926
Investment Income	3	4762			4762	26908
Other Incoming Resources	4	69			69	2592
<b>Total Income</b>		<b>79033</b>	<b>308</b>	<b>2982</b>	<b>82323</b>	<b>90426</b>
<b>Resources Used</b>						
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
<b>Total Expenditure</b>		<b>86584</b>	<b>114</b>	<b>2468</b>	<b>89166</b>	<b>64400</b>
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	
<b>Represented by</b>						
General Fund	15	137288			137288	
<b>Designated Funds</b>						
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
<b>Restricted Funds</b>						
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
	<b>74202</b>	<b>308</b>	<b>2982</b>	<b>77492</b>	<b>60926</b>

## 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
	<b>4762</b>			<b>4762</b>	<b>26908</b>

## NOTE 4

Personal Purchases reimbursed	64			64	98
Insurance Claim	0			0	2494
Other Income	5			5	0
	<b>69</b>			<b>69</b>	<b>2592</b>

## 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
	<b>36103</b>			<b>36103</b>	<b>5245</b>

## 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
	<b>12854</b>	<b>114</b>	<b>2468</b>	<b>15436</b>	<b>26998</b>

#### 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
	<b>26129</b>	<b>26129</b>	<b>14160</b>

#### 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
	<b>11498</b>	<b>11498</b>	<b>11980</b>

#### NOTE 9

##### Governance costs

DWF Solicitors	0	0	4337
Calders Estate Agents	0	0	1530
Indemnity Policy premium	0	0	150
	<b>0</b>	<b>0</b>	<b>6017</b>

#### 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
	<b>3747</b>	<b>3747</b>	<b>3086</b>

#### 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
	<b>26290</b>	<b>26290</b>

## 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	<b>137288</b>
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
	<b>137288</b>



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 31<sup>st</sup> 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.

