



# **Annual Report and Financial Statements to 31<sup>st</sup> August 2023**

*Living as whole life disciples*



## Contents

Foreword – by Bev Smith ( <i>Church Secretary</i> )	3
Reference and Administrative details of the Charity, its Trustees and Advisers	4
Charity Status	4
Managing Trustees	4
Principal Advisers	4
Structure Governance and Management	4
Organisational Structure	4-5
Custodian Trustee	5
Relationship between charity and related parties	5
Objects of the charity	6
Charity's aims	6
Charity's main objectives for the year	5-6
Details of significant activities	6
Membership and fellowship news	6
Reports from groups, organisations, activities, and events	7 -10
Financial review	11 -15
Independent Examiners Report	15-16
Thanks	16

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 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 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

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 gully'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

\* \* \*

## 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 17<sup>th</sup> 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*

\*\*\*



**2<sup>nd</sup> 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 5<sup>th</sup> 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 Poultny 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
<b>Incoming Resources</b>						
Voluntary Income	2	48780	1184	4971	54935	77492
Investment Income	3	3945			3945	4762
Other Incoming Resources	4	7618			7618	69
<b>Total Income</b>		<b>60343</b>	<b>1184</b>	<b>4971</b>	<b>66498</b>	<b>82323</b>
<b>Resources Used</b>						
Ministry	5	34728			34728	36103
Mission	6	6518	296	4253	11067	15502
Premises	7	39720			39720	26129
Administration	8	10621			10621	11498
<b>Total Expenditure</b>		<b>91587</b>	<b>296</b>	<b>4253</b>	<b>96136</b>	<b>89232</b>
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
<b>Represented by</b>						
General Fund	12	106676			106676	137287
<b>Designated Funds</b>						
Craft Group	14		13		13	54
Saplings	15		845		845	206
Puppets			119		119	119
Signs for Worship			53		53	53
Thursday Fellowship						343
<b>Restricted Funds</b>						
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
	<b>48780</b>	<b>1184</b>	<b>4971</b>	<b>54935</b>	<b>77492</b>

## 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
	<b>3945</b>			<b>3945</b>	<b>4762</b>

## 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
	<b>7618</b>			<b>7618</b>	<b>69</b>

## 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
	<b>34728</b>			<b>34728</b>	<b>36103</b>

## 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
	<b>6518</b>	<b>296</b>	<b>4253</b>	<b>11067</b>

#### 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
	<b>39720</b>		<b>39720</b>	<b>26129</b>

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
	<b>10621</b>		<b>10621</b>	<b>11498</b>

#### 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
	<b>3915</b>		<b>3915</b>	<b>3747</b>

#### 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
	<b>29122</b>	<b>29122</b>	<b>26290</b>

#### NOTE 12

##### General Fund

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

##### Funds currently held as follows

Co-operative Bank	4357
CAF Bank	4800
HEBA Funds	21910
Baptists Together Funds	75792
	<b>106859</b>

##### Some of these funds are for

Puppets	119
Signs for Worship	53
Funds due to BMS	10
	<b>106676</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 £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.

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

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

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

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

\* \* \*

### ***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 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.

