



Annual Report and Financial Statements to 31st August 2024

Living as whole life disciples



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

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

Charity Status

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

Managing Trustees

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

Minister: Vacancy

Secretary Mrs. Bev Smith

Treasurer Vacancy

Deacons

Mrs. Esther Ford

Mrs. Ruth Haywood

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mr. David Thompson

Mrs. Catherine Vernon

Principal Advisers

Bankers

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

Solicitors

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

Independent Examiners

Mrs. Rachel Durbridge.

Mrs. Joy Dean

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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

Induction and Training of Trustees

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

Organisational Structure

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

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

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

Custodian Trustee

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

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

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

Relationships between the Charity and Related Parties

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

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

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



Objects of the Charity

The Church Meeting has agreed the following aims:

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

This service will be focused on

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

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

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

Charity's main objectives for the Year.

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

Details of Significant Activities

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

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

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

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

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

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

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

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

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

Membership

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

Fellowship news

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

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

Bev Smith
Church Secretary

Reports from Groups, Organisations and Events

Worship Group report 2023

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

Rachel

Showing we Care

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

Bev

Sunday School

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

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

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

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

Irene

Craft Group



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

God bless.
Sylvia Farrell

Places of Welcome



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

Fran

Saplings



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

Love Sue Silcock



2nd Tamworth Girls' Brigade. 2024

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

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

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

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

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

*Sue Silcock
Leader*

The Boys' Brigade – Annual Report 2024



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

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

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

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

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

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

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

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

Mark Vernon
Captain

Lakeside Housegroup 2024

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

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

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

Love Sue Silcock



Monday Housegroup 2024

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

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

God bless and thank you for your support

Cath Vernon

Melford Housegroup

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

David Thompson

Evergreen Lunches

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

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

Love Sue Silcock

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2024

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

NOTE 1

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

NOTE 2

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

NOTE 3

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

NOTE 4

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

NOTE 5

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

NOTE 6

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

NOTE 7

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

NOTE 8

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

NOTE 9

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

NOTE 10

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

NOTE 11

STAFF COSTS

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

NOTE 12

General Fund

Balance 1 September 2023	106676
Surplus in the year	21302
Donation from Saplings/Evergreens	1000
Donation from Craft Group	320
	129298

Funds currently held as follows

Co-operative Bank	7437
HEBA Funds	23063
Baptists Together Funds	98970
	129470

Some of these funds are for

Puppets	119
Signs for Worship	53

129298

NOTE 13

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

NOTE 14

Craft Group

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

NOTE 15

Saplings & Evergreens Lunches

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

NOTE 16

Places of Welcome

Donations from prior year	84
Donations 2023/24	93
Closing Balance 31/08/24	177

The majority of these funds were banked in the church bank a/c in Sept 24

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

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

* * *

Independent Examiner's Report

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

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

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

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

Rachel Durbridge Joy Dean

Independent Examiners

4th November 2024

* * *

Thanks

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

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

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