



Annual Report and Financial Statements to 31st August 2025

Living as whole life disciples



Contents

Introduction	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	5
Charity's aims	5
Charity's main objectives for the year	5-6
Details of significant activities	6
Membership and fellowship news	6-7
Reports from groups, organisations, activities, and events	7 -11
Treasurers Report	11
Financial review	12 -16
Independent Examiners Report	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 31st August 2025
The financial statements comply with current statutory requirements, the Statement of Recommended Practice – Accounting and Reporting by Charities (revised 2005).

Introduction by Rev Sonya Setchell

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

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

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

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



Text for 2026

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

Matthew 6:33 (NLT)

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

Charity Status

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

Managing Trustees

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

Minister: Rev Sonya Setchell

Secretary Mrs. Bev Smith

Treasurer Mr. David Thompson

Deacons

Mrs. Esther Ford

Mrs. Maureen Harris

Mr. Martin Horner

Mrs. Susan Silcock

Mrs. Rachel Sage

Mr. Stuart Wright

Principal Advisers

Bankers

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

Solicitors

DWF LLP
One Snowhill
Snow Hill Queensway
Birmingham
B4 6GA

Independent Examiners

Mrs. Rachel Durbridge.

Mrs. Joy Dean

Mr. Bill Smith (for the church groups)

Structure Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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

Induction and Training of Trustees

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

Organisational Structure

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

Church Meeting.

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

Custodian Trustee

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

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

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

Relationships between the Charity and Related Parties

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

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

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

Objects of the Charity

The Church Meeting has agreed the following aims:

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

This service will be focused on

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

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

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

Charity's main objectives for the Year.

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

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

We continued to be blessed during the vacancy

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

Details of Significant Activities

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

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



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

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

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

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

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

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

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

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

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

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

Membership

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

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

Fellowship news

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

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

Bev Smith
Church Secretary

* * *

Reports from Groups, Organisations and Events

A.I.M 2025

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

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

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

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

God Bless
Martin

* * *

Care Home services 2025.

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

Bev

Sunday Mornings – Young people's groups 2025

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

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

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

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

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

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

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

Irene

* * *

Craft Group 2025



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

* * *

Places of Welcome 2025



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

Fran

* * *

Saplings



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

Love Sue Silcock

* * *

Monthly Housegroup 2025

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

Rachel Sage

* * *

Fabric Group 2025

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

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

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

David Thompson



2nd Tamworth Girls' Brigade. 2025

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

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

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

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

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

*Sue Silcock
Leader*

Lakeside Housegroup 2025

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

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

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

Love Sue Silcock

Melford Housegroup

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

Irene and David Thompson

Evergreen Lunches 2025

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

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

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

Love Sue Silcock

The Boys' Brigade – Annual Report, 2025



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

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

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

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

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

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

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

Mark Vernon
Captain

* * *

Treasurer's Report

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

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

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

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

David Thompson
20th October 2025

FINANCIAL REVIEW

Tamworth Baptist Church CHARITY 1138677

Statement of Financial Activities to 31 August 2025

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

NOTE 1

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

NOTE 2

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

NOTE 3

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

NOTE 4

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

NOTE 5

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

NOTE 6

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

NOTE 7

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

NOTE 8

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

NOTE 9

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

NOTE 10

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

NOTE 11

STAFF COSTS

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

NOTE 12

General Fund

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

NOTE 13

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

NOTE 14

Community Projects Previously Saplings & Evergreens Lunches

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

NOTE 15

Craft Group

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

NOTE 16

Places of Welcome

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

NOTE 17

Puppets & Signs for Worship

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

NOTE 18

Boys Brigade

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

NOTE 19

Girls Brigade

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

Independent Examination

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

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

Rachel Durbridge Joy Dean

Independent Examiners

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Thanks

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

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

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

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