

BARNT GREEN BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

CHARITY INFORMATION

Charity: Barnt Green Baptist Church

Charity Number: 1144228

Address: Barnt Green Baptist Church
Bittell Road
Barnt Green
Birmingham
B45 8UL

Trustees: Rev Peter Worth
Ian Bowers
Stuart Marks
Sue Marks

Reporting Accountants: C J Petty Limited
Chestnut House
High Offley Road
Woodseaves
Stafford
ST20 0LG

TREASURER'S ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021

The treasurer, on behalf of the trustees, presents the Annual Report and Financial Statements for 2021. The trustees who served during the year and up to the date of this report are listed below.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to have made a Christian commitment and a profession of faith in Jesus Christ.

The members' meeting normally takes place at least four times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint trustees to manage the day-to-day life of the Church, and each trustee manages a particular area of Church life. These include elders and deacons, to of these taking roles of treasurer and secretary. These trustees, chaired by the minister, are responsible for the life of the Church both spiritual and practical, and including the legal and financial aspects of the Church as a charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the trustees for guidance or may be raised by members in Church meeting for further consideration by the trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Recruitment and Appointment of New Trustees

Trustee candidates are nominated by the Church membership. The members have to vote on their appointment. The Church governing document sets out who is eligible to become a trustee. Trustees shall be appointed for an initial three-year term with the opportunity to be nominated for re-appointment at the end of each three-year term. In 2022 we will be looking for several new trustees.

Trustees

The current trustees are:

Rev Peter Worth
Ian Bowers
Hannah Jeffrey
Bryan Johnson
Stuart Marks
Sue Marks

The trustees in office at some point in the year ended 31st December 2021 were:

Rev Peter Worth
Ian Bowers
Steven Clark
Sarah Clark
James Gibbons
Stuart Marks
Sue Marks
Elizabeth Sloan
Nigel Stevens
Sue Stevens

Reserves Policy

The trustees and members have established a reserves policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is equal to 12 months of the mortgage payments due on the Manse and 9 months gross stipend. This equals £8858 mortgage plus 9 months stipend £28650, totalling £37508. The Church had significantly more than this in its accounts at the end of the year and will be exploring ways of using the extra funds over 2022/23.

Risk Assessment

The trustees have identified and considered all regulatory, financial and operating risks and implemented procedures to monitor risks.

Public Benefit Statement

The trustees confirm that:

In the exercise of their powers as charity trustees, they have had due regard to the published guidance from the charity commission on the operation of the public benefit requirement.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

TREASURER'S ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021 (cont'd)

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as the living Lord. The Church also seeks to provide a safe space where community activities can take place. Currently this includes, among other things, a before school club, an after-school club, a pre-school non-profit nursery.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. The main service takes place each Sunday at 10.30 am in the Church building and on-line if needed. There are also occasional services at other times which are advertised on the Church notice board, Facebook, Twitter and the website at bgb.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services. Its aims are summed up in the Church tag line "Nobody's perfect, everybody's welcome, anything is possible."

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the trustees on request, or at the Sunday services of worship.

From time to time the Church runs courses in parenting, money management, stress relief and courses for people interested in discovering more about Christianity, entitled 'Alpha'. Alpha has been held online in the last two years.

The Church runs various events for young people.

The Church operates systems set out as best practice by the Baptist Union of Great Britain to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The trustees recognise that these are difficult to measure, but believe that 2021, despite some pastoral challenges, was a positive year in the life of the Church, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

The Church has, in common with all charities and churches, found the last two years a huge challenge as well as a steep learning curve. Financially we have had to find ways of coping with significant reductions in letting income and in giving over these two years. The Church members have been kept aware of these challenges. It was fortunate that the Church's reserve policy has meant that there are significant resources to enable it to both continue with its charitable giving and also start to rebuild church as we come out of the pandemic. However, the membership is aware, that as a charity completely funded by its own members and its charitable activities, there is a need for increased giving in 2022. As such, as we look forward, a 6 month budget has been adopted and the Church members agreed to look at other measures should giving not increase to a level to support full time ministry.

It was not all doom and gloom though.

We ran a successful Alpha course online.

Average attendance at worship services has been difficult to measure with many services again online in 2021, but since we have returned to the building it has remained steady, with good attendances at last year's Christmas Carol services.

Alongside having lost a few members, we have also seen an influx of new families and look forward to welcoming many of these into membership during 2022.

The Church has good relationships with the local council - Barnt Green Parish Council – and other churches in Barnt Green.

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant fixed expenses relate to the mortgage on the Church Manse, and stipend for the Minister of the Church and associated pension, which included some contributions towards the Baptist Union Defined Pension shortfall known within the Baptist Union as The Family Solution. The stipend is to enable Rev'd Peter Worth to envision, lead and co-ordinate the Church's activities, including the Sunday Services and pastoral care for the congregation and wider community, and to equip and encourage membership in their life, Christian witness and service.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose. These included Selly Oak Baptist Church, Newstarts, BMS, Home Mission and Hope Home in Thailand, founded by our own member Judy Cook, OM, the Message Trust and some hardship grants given out.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

TREASURER'S ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021 (cont'd)

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan devised by the Baptist Union Pension Scheme and known as the 'family plan'. The Church understands that if it had left the scheme at the year end, it would have to have made a one-off payment estimated to be £55000 to meet its statutory obligations to the scheme. At this time the Church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

Financial Review

Income for 2021

General	£85210
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Expenditure for 2021

General	£96500
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Unity Trust Bank current account balance	£ 2516
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Unity Trust deposit account balance	£10021
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BU Corp Ltd long-term deposit	£50618
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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

BARNT GREEN BAPTIST CHURCH

I report to the trustees/members on my examination of the accounts for the year ended 31st December 2021.

Responsibilities and basis of the report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.

Signed:



C J Petty FCA

On behalf of C J Petty Ltd
Chartered Accountants
Chestnut House
High Offley Road
Woodseaves
Stafford
ST20 0LG

10th March 2022

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

		Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
		£	£	£	£	£
Receipts						
Weekly offerings		3542	-	-	3542	4697
Donations and other income	Note 4a	53834	-	-	53834	67216
Income tax recovered on gifts		15519	-	-	15519	15906
Investment income	Note 4b	106	-	-	106	188
Church rents		<u>12209</u>	-	-	<u>12209</u>	<u>11994</u>
		<u>85210</u>	-	-	<u>85210</u>	<u>100001</u>
Payments						
Ministry	Note 4c	59832	-	-	59832	60795
Mission	Note 4f	22132	-	-	22132	25346
Upkeep of church premises	Note 4g	13712	-	-	13712	15704
Administration	Note 4h	<u>824</u>	-	-	<u>824</u>	<u>2045</u>
		<u>96500</u>	-	-	<u>96500</u>	<u>103890</u>
Excess of Payments over Receipts		-11290	-	-	-11290	-3889
Bank current/deposit accounts at 1 January 2021		79061	-	-	79061	87365
Mortgage capital payment		<u>-4606</u>	-	-	<u>-4606</u>	<u>-4415</u>
Bank current/deposit accounts at 31 December 2021		<u>63165</u>	-	-	<u>63155</u>	<u>79061</u>

STATEMENT OF ASSETS AND LIABILITIES

Cash Funds

Select Account	2516	-	-	2516	7719
Deposit Account	10021	-	-	10021	20820
BU Corp Limited	50618	-	-	50618	50512
Cash	<u>10</u>	-	-	<u>10</u>	<u>10</u>
	<u>63165</u>	-	-	<u>63165</u>	<u>79061</u>

Assets retained for Church use (note 2)

Church building	1008455	-	-	1008455	1008455
Manse	<u>214365</u>	-	-	<u>214365</u>	<u>214365</u>
	<u>1222820</u>	-	-	<u>1222820</u>	<u>1222820</u>

Liabilities

Mortgage	<u>104351</u>	-	-	<u>104351</u>	<u>108958</u>
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The accounts and statement of assets set out on pages 5 to 8 relating to the year ended 31st December 2021 are approved by the church members meeting

Signed:

PW

Rev Peter Worth

Date: 1/5/2022

NOTES TO THE ACCOUNTS

1. Basis of the Accounts

These accounts have been prepared on a 'receipts and payments' basis and accord with S.132 Charities Act 2011

2. Fixed assets

Fixed assets retained for Church use is the Church building and the freehold of the Manse building.

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee the Heart of England Baptist Association (HEBA). The value of the buildings above are shown at insured value. Church premises at Bittell Road, Barnt Green, Birmingham, West Midlands, B45 8LU and Church Manse 8 Birkdale Avenue, Blackwell, Bromsgrove, Worcestershire, B60 1BY. The Church also owns fixtures, furniture and equipment with an insured value of £67229.

3. The movements in designated and restricted funds during the year were:

	Opening Balance	Receipts	Payments	Transfer	Closing Balance
	£	£	£	£	£
Restricted Fund	<u>1474</u>	-	-	<u>1474</u>	-

Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
£	£	£	£	£

4. Receipts & Payments Analysis

a. Donations and other income

Covenants	53800	-	-	53800	63040
Other income	<u>34</u>	-	-	<u>34</u>	<u>4176</u>
	<u>53834</u>	-	-	<u>53834</u>	<u>67216</u>

b. Investment income

Bank interest	<u>106</u>	-	-	<u>106</u>	<u>188</u>
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FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£	£
4. Receipts and Payments Analysis - continued					
g. Upkeep of Church premises					
Gas	1325	-	-	1325	1275
Electricity	959	-	-	959	671
Water	4	-	-	4	100
Telephone	290	-	-	290	304
Cleaning	1977	-	-	1977	2275
Waste collection	-	-	-	-	630
Insurance	1729	-	-	1729	1692
Planned maintenance	893	-	-	893	1296
Unplanned maintenance	1049	-	-	1049	902
Equipment	1957	-	-	1957	1362
Miscellaneous	3529	-	-	3529	1059
Covid 19 expenses	-	-	-	-	<u>4138</u>
	<u>13712</u>	-	-	<u>13712</u>	<u>15704</u>
h. Administration					
Catering	-	-	-	-	-
Stationery	34	-	-	34	-
Affiliation fees/licences	666	-	-	666	1874
Bank charges	<u>124</u>	-	-	<u>124</u>	<u>171</u>
	<u>824</u>	-	-	<u>824</u>	<u>2045</u>