

BARNT GREEN BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2022

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
Hannah Jeffrey
Bryan Johnson

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 2022

The treasurer, on behalf of the trustees, presents the Annual Report and Financial Statements for 2022. 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, two 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 trustees in office at some point in the year ended 31st December 2022 and at the date of this report were:

Rev Peter Worth (Minister)

Bryan Johnson (Treasurer) – appointed March 2022

Ian Bowers (Elder)

Stuart Marks (Elder) **FABRIC**

Sue Marks (Elder) **ELDER**

Hannah Jeffrey (Families & Pastoral) – appointed March 2022

Reserves Policy

The reserves policy was suspended in December 2022 by a motion voted on at the Church members meeting, which also approved the budgets for 2023.

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.

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 and after-school club. The community led pre-school non-profit nursery ceased trading in December 2022.

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. It's aims are summed up in the Church tag line "Nobody's perfect, everybody's welcome, anything is possible".

The Church runs a Bible Study, Prayer Meeting and social events for the growth of faith and discipleship of members. These are often held both in person and online.

TREASURER'S ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022 (cont'd)

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'. Other 'investigating christianity' courses are also being currently examined for the future.

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. Although a number of folk left during the pandemic to attend larger churches and other expressions of faith, the Church has had several new families start attending. It has reconstituted its worship group and has some talented musicians at its disposal, coffee before or after a service and a new way of doing services so that the focus for each service is clear. This includes the 5th Sunday being 'Fellowship Sunday' to enable the congregation to better know each other.

The Church has, in common with all charities and churches, found the last few 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 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 2023. The Church has also been talking about the possible disposal of its Manse. Votes will be taken on this by members early 2023.

Average attendance at worship services have been back to pre-pandemic levels following some uncertainty over the 21/22 period.

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 deficit contributions were suspended as of November 2021 with the Baptist Ministers Pension Fund looking to sell off the debt accrued on the old defined benefit scheme. 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 other Baptist Churches, Newstarts, BMS, Home Mission and Hope Home in Thailand, founded by our own member Judy Cock, 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.

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 £1000 to meet its statutory obligations to the scheme. This is currently under discussion by the trustees.

TREASURERS ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022 (cont'd)

Financial Review

Income for 2022

General

£78425

Expenditure for 2022

General

£96485

Unity Trust Bank current account balance

£ 8737

Unity Trust deposit account balance

£11134

BU Corp Ltd long-term deposit

£20986

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 2022.

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


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C J Petty FCA

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

27th February 2023

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022


RECEIPTS AND PAYMENTS ACCOUNT

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Receipts						
Weekly offerings		400	-	-	400	3542
Donations and other income	Note 4a	38938	-	-	38938	53834
Income tax recovered on gifts		8979	-	-	8979	15519
Investment income	Note 4b	482	-	-	482	106
Church rents		<u>29626</u>	-	-	<u>29626</u>	<u>12209</u>
		<u>78425</u>	-	-	<u>78425</u>	<u>85210</u>
Payments						
Ministry	Note 4c	61009	-	-	61009	59832
Mission	Note 4f	17005	-	-	17005	22132
Upkeep of church premises	Note 4g	17183	-	-	17183	13712
Administration	Note 4h	<u>1288</u>	-	-	<u>1288</u>	<u>824</u>
		<u>96485</u>	-	-	<u>96485</u>	<u>96500</u>
Excess of Payments over Receipts		-18060	-	-	-18060	-11290
Bank current/deposit accounts at 1 January 2022		63165	-	-	63165	79061
Mortgage capital payment		<u>-4248</u>	-	-	<u>-4248</u>	<u>-4606</u>
Bank current/deposit accounts at 31 December 2022		<u>40857</u>	-	-	<u>40857</u>	<u>63165</u>

STATEMENT OF ASSETS AND LIABILITIES

Cash Funds						
Select Account		8737	-	-	8737	2516
Deposit Account		11134	-	-	11134	10021
BU Corp Limited		20986	-	-	20986	50618
Cash		-	-	-	-	<u>10</u>
		<u>40857</u>	-	-	<u>40857</u>	<u>63165</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>100103</u>	-	-	<u>100103</u>	<u>104351</u>

The accounts and statement of assets set out on pages 5 to 8 relating to the year ended 31st December 2022 are approved by the church members meeting

Signed: 

 Rev Peter Worth
 Date: 30/5/23

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
		£	£	£	£
4. Receipts and Payments Analysis - continued					
g. Upkeep of Church premises					
Gas	3765	-	-	3765	1325
Electricity	2389	-	-	2389	959
Water	95	-	-	95	4
Telephone	309	-	-	309	290
Cleaning	1987	-	-	1987	1977
Waste collection	664	-	-	664	-
Insurance	1734	-	-	1734	1729
Planned maintenance	376	-	-	376	893
Unplanned maintenance	1336	-	-	1336	1049
Equipment	3809	-	-	3809	1957
Miscellaneous	<u>719</u>	-	-	<u>719</u>	<u>3529</u>
	<u>17183</u>	-	-	<u>17183</u>	<u>12387</u>
h. Administration					
Catering	-	-	-	-	-
Stationery	40	-	-	40	34
Affiliation fees/licences	1176	-	-	1176	666
Bank charges	<u>72</u>	-	-	<u>72</u>	<u>124</u>
	<u>1288</u>	-	-	<u>1288</u>	<u>824</u>