

Barnt Green Baptist Church

Trustees Report for 2024/2025

and

Annual Accounts for the Year Ended 31st December 2024

Trustees Report for 2024 and an Update for 2025

Governance

1. Constitution

Barnt Green Baptist Church (BGBC) is governed by a document which is its Constitution. The current Constitution came in to force on 21st September 2011.

2. Basis of Faith

BGBC is established and administered according to the principles of the Church as defined in the Bible. The members seek to fellowship together in love, care, prayer and the study of God's word.

3. Charity Registration

BGBC is registered as a Charitable Trust with the Charity Commission (CC) – Registration Reference 1144228, and is subject to Charity Law and CC directions as applying to a Church Charity.

4. Trustees

The appointed Trustees at the time of this report – September 2025 – were:-

		Appointed
Rev Peter Worth	Minister	May 2000
Andy Titmarsh	Elder	23 rd March 2025
Shirley Titmarsh	Deacon	23 rd March 2025
Elizabeth Kelly	Deacon	30 th May 2025
Nigel Stevens	Treasurer	18 th May 2025

Trustees who resigned during the period 1st January 2024 to the current date:-

		Resigned
John Grundy	Elder	11 th March 2025
Sue Marks	Elder	1 st December 2024
Rev Peter Cook	Mission Deacon	11 th March 2025
Stuart Marks	Fabric Deacon	11 th March 2025
Hannah Jefferey	Family Deacon	11 th March 2025
Elizabeth Kelly	Secretary/Treasurer	30 th May 2025

Note

Elizabeth Kelly resigned as Secretary/Treasurer with effect from 30th May 2025. She will, however, continue to serve as a Deacon without specific responsibilities for the remainder of her appointed term. Rev Peter Worth will cease to be a Trustee on 30th November 2025 when his tenure as minister comes to an end.

Trustees Statement

With one exception none of the present Trustees served during the year 2024. Elizabeth Kelly serves as Secretary/Treasurer for a very short period at the end of 2024.

The present Trustees, in submitting this report, ask for understanding as the events in the Church in 2024 and through into 2025, have caused considerable difficulties with the Governance of BGBC. Every attempt is being made to ensure that BGBC is able to continue with a stable and bible based foundation as a fully functioning Church and place of witness in the Barnt Green and local area.

The BGBC minister, Rev Peter Worth, will be resigning his position with effect from 30th November 2025. The Trustees are actively working with the Heart of England Baptist Association (HEBA), to appoint a “Moderator” to act as interim minister until a new minister can be appointed. The appointment of a new minister is likely to be a lengthy process.

The present Trustees wish to place on record their appreciation for the faithful service rendered by Peter Worth to BGBC over more than 24 years. His record of service to so many in the Church and in the wider community will be hard to replicate. We also extend our thanks to Pete’s wife Cathryn, and daughters Livvy and Carrie for their loyal support to Pete, and to BGBC.

Safeguarding

Safeguarding of all persons attending BGBC whether for Services or Community Use, is a legal requirement. A Safeguarding Officer has been in post during the period covered by this report.

During 2024/2025 a Church member was involved in causing various incidents of verbal abuse and one incident of physical abuse. The Safeguarding Officer and a Trustee interviewed the member concerned as this was regarded as a serious matter. The member agreed to resign their membership of BGBC and has not attended Church since.

There were no other Safeguarding Issues in this period which need to be recorded.

Data Breach

The Trustees recently became aware that there had been a Data Breach affecting the Church. This breach involved the illegal recording of Church Business meetings and Trustees Meetings. There were also instances of illegal recording of personal conversations. The Trustees sought legal advice on this matter and were also required to report the breach to the ICO (The Government's Information Commissioner's Office).

The Trustees are satisfied that their actions to deal with this situation have followed legal requirements. The present position is that the Data Breach activity has ceased and that they have been informed that all illegal recordings have been deleted. Whilst it is open to any Church member to take legal action against the perpetrator, the Trustees propose to take no further action.

Sunday Worship Services

Due to the difficulties mentioned above, the numbers attending Sunday Worship have declined considerably. The services have continued each Sunday, and the Trustees would like to thank all who have assisted in recent days in worship and the ministry of the word.

Children's Ministry

During 2024 BGBC has been blessed by having so many children and young teens attending Church. The Trustees wish to extend their thanks to all members who have assisted in any way the nurturing of these young ones, who are "precious to God". This work at the moment is not continuing due to a lack of children attending.

Coffee Morning

When the “Warm Space Project” was suggested by the Government in 2023, BGBC commenced a weekly coffee morning each Wednesday. At the request of those attending this has continued and has been a successful feature of Church life for over 2 years. It has had a regular attendance of between 7 and 15. The Coffee Morning has attracted several people from outside the church congregation, at least two of whom are now attending Church services regularly. A number have been blessed in coming, particularly one who was suffering grief over the loss of his wife.

Monday Morning Bible Study

We have been holding a weekly Bible Study on Monday mornings at 11.30 mainly for those who cannot easily get out at night. We have been running for about three months, and after a two -week break have continued together with a good lively participation by all concerned. It is a further extension of the outreach of BGBC to others. It is hoped this will continue as a regular feature of Church life.

Stay and Play

The weekly Stay and Play activity operated by BGBC ceased to operate. A new activity has commenced although in a different format. Church members are no longer involved in any of its organisation or operation. In its new format it has been well attended. To assist in the startup of this new venture a grant was received from the Onesimus Trust, a local based Christian Charitable Trust.

Community Use

The Church premises have been made available to a number of organisations. The major user are Barnt Green Pirates who provide an after school club on weekdays during term times. They also operate a holiday club during some of the school breaks. The Barnt Green Women’s Institute meet monthly, and there are also weekly activities for young children for ballet and drama classes. A Pilates group also meet weekly. BGBC make a charge for the use of their facilities, but this is based on an “at cost” basis.

Financial Report

The Accounts for the calendar year 2024 form part of the report of the Trustees. Although the currently appointed Treasurer prepared the Accounts, he was not responsible for any of the financial transactions recorded. As required by the Charity Commission the accounts have been “Examined” by accountants – Matthew Elmes & Co. Their certificate of a satisfactory examination forms part of the accounts. A full audit was not undertaken as the level of BGBC annual income is below the threshold for this requirement.

Financial Reserves Policy

Due to the circumstances of the latter part of 2024 a financial review, including a reserves policy was never completed. The thoughts of the present trustees, to be agreed by a church members meeting, are the following.

It would appear that BGBC have substantial financial reserves. These reserves are due to the sale of the Church Manse in 2023. Due to two factors the Trustees believe that the level of reserves is at the correct level:

1. Due to much diminished giving to the Church due to the substantial reduction in membership, BGBC is needing to draw on these reserves each month to keep its finances in balance.
2. If, and when, a new Minister is appointed, it is possible that the Church will be required to purchase another manse for that person. The cost of such a purchase would, with the current cost of properties in Barnt Green and surrounding areas, almost certainly need all of the reserves and also require additional finance by borrowing.

Future Policy and Aims

The task of re-building BGBC into a fully functioning Church is very likely to put further pressure on the Trustees. Members confidence in each other and in the Leadership needs to be fully restored. We trust that this will be achieved by much prayer but also by repentance for and forgiveness of past actions which have proved to be very destructive. The need for new members, particularly families, is paramount, if the Church is to grow again.

Another major item which will require Trustee consideration is the Baptist Union's (BU) support for the "Net Zero" objectives. The BU are supporting ambitious action towards the implementation of such policies. They recommend that individual Churches explore options such as:

1. Solar PV Panels: Installing solar panels on church roofs to generate clean, renewable electricity.
2. Heat Pumps: Utilizing heat pumps and other low-energy solutions for heating.
3. Energy Audits: Conducting energy audits to identify areas for energy reduction and efficiency improvements.
4. Green Tariffs: Switching to 100% renewable electricity from green energy providers.

Signed by the Trustees

Andy Titmarsh

Andy Titmarsh

SAI

Shirley Titmarsh

Kelly

Elizabeth Kelly

Nigel Stevens

Nigel Stevens

Pw

Rev. Peter Worth

26th September 2025

Dated

Registered Charity Number : 1144228

BARNT GREEN BAPTIST CHURCH

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024



BARNT GREEN BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

Financial Activity	Notes	Year ended 31 Dec 2024 £	Year ended 31 Dec 2023 £
Income:			
Donations and other income	2	54,454	33,283
Income tax recovered on gifts		9,265	8,233
Investment income	3	18,168	10,990
Church rents		10,291	16,106
Total Income		92,178	68,612
Expenditure:			
Minister and manse costs	4	65,181	58,944
Mission (including Worship + Youth)	5	9,715	20,852
Upkeep of church premises	6	20,846	18,259
Administration	7	2,104	2,937
Total Expenditure		97,846	100,992
Net movement in funds – inflow/(outflow)		(5,668)	(32,380)
Total cash funds brought forward	9	392,373	40,857
Proceeds of sale of Manse		-	483,999
Repayment of mortgage		-	(100,103)
Total cash funds carried forward	9	386,705	392,373

BARNT GREEN BAPTIST CHURCH

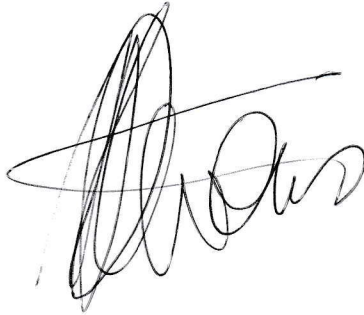
BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2024

Financial Activity	Notes	31 Dec 2024 £	31 Dec 2023 £
<i>Fixed assets retained for Church use</i>			
Church Building and Contents	8	1,565,000	1,008,455
<i>Current assets</i>			
Cash Deposits	9	386,705	392,373
Total Assets		<u>1,951,705</u>	<u>1,400,828</u>
Funds of the Charity			
Unrestricted Funds	10	1,951,705	1,400,828
Total funds		<u>1,951,705</u>	<u>1,400,828</u>

The financial statements were approved by the trustees on 8 September 2025 and signed on its behalf by:

Nigel Stevens
Treasurer and Trustee

A handwritten signature in black ink, appearing to be 'Nigel Stevens', written over a faint circular stamp or watermark.

BARNT GREEN BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Donations and other income

Analysis	Year ended 31 Dec 2024	Year ended 31 Dec 2023
	£	£
Gifts, donations and covenants	54,119	33,141
Other income	335	142
	<hr/>	<hr/>
	54,454	33,283

3. Investment income

Analysis	Year ended 31 Dec 2024 £	Year ended 31 Dec 2023 £
Bank Interest	18,168	10,990

4. Minister and manse costs

Analysis	Year ended 31 Dec 2024 £	Year ended 31 Dec 2023 £
Minister	44,616	42,133
Pension	5,233	4,431
Expenses	2,344	1,777
Miscellaneous (Housing/NI)	12,988	7,804
Mortgage Interest	-	1892
Maintenance	-	31
Council Tax	-	663
Water	-	32
Telephone	-	181
	65,181	58,944

5. Mission costs

Analysis	Year ended 31 Dec 2024 £	Year ended 31 Dec 2023 £
Home Mission (Baptist Union)	1,200	8,400
Baptist Mission Services	1,200	2,400
Judy Cooke Hope Home	5,520	5,520
Local Mission	-	1,900
The Message Trust	-	1,440
Worship and Pastoral	1,400	940
Sunday School	395	252
	9,715	20,852

6. Upkeep of church premises

Analysis	Year ended 31 Dec 2024	Year ended 31 Dec 2023
	£	£
Gas	10,163	3,770
Electricity	2,215	4,484
Water	191	167
Telephone/Broadband	489	346
Cleaning	933	1,918
Waste Collection	738	1,319
Insurance	1,544	1,168
Planned Maintenance	2,967	1,377
Unplanned Maintenance	-	2,194
Equipment	1,606	1,115
Miscellaneous	-	401
	20,846	18,259

7. Administration

Analysis	Year ended 31 Dec 2024	Year ended 31 Dec 2023
	£	£
Catering	398	176
Stationery	-	137
Affiliation Fees/Licences	523	1,052
Bank Charges	2	1,072
Miscellaneous	1,181	500
	2,104	2,937

8. Church building and contents

	£
Cost or valuation	
At 1 January 2024	1,008,455
Additions	-
Disposals	-
Revaluation	556,545
Transfers	-
At 31 December 2024	<u>1,565,000</u>
Depreciation and impairments	
At 1 January 2024	-
Charge for the Period	-
Disposals	-
Revaluations	-
Transfers	-
At 31 December 2024	<u>-</u>
Net book value	
At 1 January 2024	<u>1,008,455</u>
At 31 December 2024	<u>1,565,000</u>

9. Cash deposits

Analysis	31 Dec 2024 £	31 Dec 2023 £
Unity Trust Bank Current Account	10,697	4,737
Unity Trust Bank Deposit Account	11,397	4,019
HEBA Deposit Accounts	361,332	380,411
BU Corp Ltd Deposit Account	3,279	3,206
	<u>386,705</u>	<u>392,373</u>

10. Unrestricted funds

Fund names	Fund balance brought forward	Income	Expenditure	Revaluation	Fund balance carried forward
	£	£	£	£	£
General Fund	1,400,828	92,178	(97,846)	556,545	1,951,705



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
BARNT GREEN BAPTIST CHURCH

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1144228

Set out on pages

1-13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended **31 / 12 / 2024**.

Responsibilities and
basis of report

As the charity's 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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:

M J Elmes

Date:

8 September 2025

Name:

Matthew John Elmes

Relevant professional
qualification(s) or body
(if any):

ICAEW / ACCA

Address:

11 Swan Street

Alcester

Warwickshire, B49 5DP