

BROMSGROVE BAPTIST CHURCH

England & Wales - Charity number 1154922

Details

Status Registered

Legal form Other

Registered 2013-12-06

Register [View on the Charity Commission register](#)

Contact

Address Bromsgrove Baptist Church
New Road
Bromsgrove
B60 2JD

Phone 01527877190

Email admin@bromsgrove-baptists.org.uk

Website <http://www.bromsgrove-baptists.org.uk/welcome.htm>

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Bromsgrove Baptist Church is a lively, family friendly, evangelical church situated in the centre of Bromsgrove, Worcestershire. Everyone is welcome. Our Sunday and midweek activities seek to offer the transforming love of Jesus for everyone.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£139,496	£152,756	-	-
2023-12-31	£132,835	£102,207	-	-
2022-12-31	£146,623	£141,856	-	-
2021-12-31	£135,590	£108,635	-	-
2020-12-31	£131,169	£130,923	-	-

Trustees

Name	Role	Appointed
Bernice Lingard		2024-09-01
David Bell		2023-04-25
Dr David Law		2026-03-24
Mary Rose Pauley		2026-03-24
Simon Miles		2023-04-25

BROMSGROVE BAPTIST CHURCH

England & Wales - Charity number 1154922

Accounts

BROMSGROVE Baptist Church

Offering the transforming love
of Jesus Christ in the realities of life



Bromsgrove Baptist Church
New Road, Bromsgrove,
Worcestershire B60 2JD

01527 877190
www.bromsgrove-baptists.org.uk

Charity Number: 1154922

Charity Commission Annual Report 2024

Our year began with much thought, prayer and thankful hearts as we met with a potential minister for our church at an informal Q & A. As the year progressed, we prayed and had many discussions as we sought to understand God's plan for the future of our church, and which minister he was calling to be part of our congregation. Our year concluded with us welcoming Bernice Lingard as our the new minister of Bromsgrove Baptist Church.

Aim & Purposes

Bromsgrove Baptist Church's aim is that that through all of our church activities, as well as through involvement in our wider communities, all people will come to accept Jesus as Lord and Saviour. Jesus has so much to offer all people, whether life seems easy or not.

We are seeking to demonstrate the love of God for all people through the way in which we live our lives of faith in unity together.

With the Bible to help everyone understand who God is, we believe that we are guided by God's Holy Spirit to be an expression of the community that God longs to see throughout the world.

Objectives & Activities

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. We believe our purpose as a church is to be "Offering the transforming love of Jesus Christ in the realities of life". We hold that closely through our core values of "Belonging", "Growing", "Serving" in the words that we speak, as well as in our care for each other, and support for our local community.

GROWING

Philippians 2:1-18, Galatians 5:16-26, Luke 4:14-21



Our vision is to be a community of God's people who are growing in understanding of our relationship with Him through inspiring teaching and nurturing discipleship.

We will do this by:

- Showing our dependence on God through vibrant prayer and worship that embraces a variety of traditions and styles so as to be helpful to all.
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- Providing opportunities for people of all ages to discover faith (e.g.: Alpha courses), and deepen faith (e.g.: Spirituality courses).
- Supporting people at different life stages through appropriate courses (e.g.: parenting and marriage courses).

BELONGING

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Our vision is to be a community of God's people living out compassionate care, offering generous hospitality, and embracing ways of gracious belonging.

We will do this by:

- Loving each other as family, caring for the whole person, and loving our neighbour as ourselves.
- Being open with our welcome to ensure that everyone feels at home and knows that they are valued in our community.
- Giving priority to those in need as we release time and resources to meet the needs of those around us.
- Demonstrating our commitment to Jesus through baptism and our commitment to each other through Covenant Partnership.
- Respecting view-points and opinions different to our own as we willingly explore diversity together, and respond to each other in Christ-like ways.

SERVING

Joshua 1:6-9, Acts 1:1-11, Ephesians 4:1-16



Our vision is to be a community of God's people who are living out a courageous faith as we engage in innovative outreach and intentional mission.

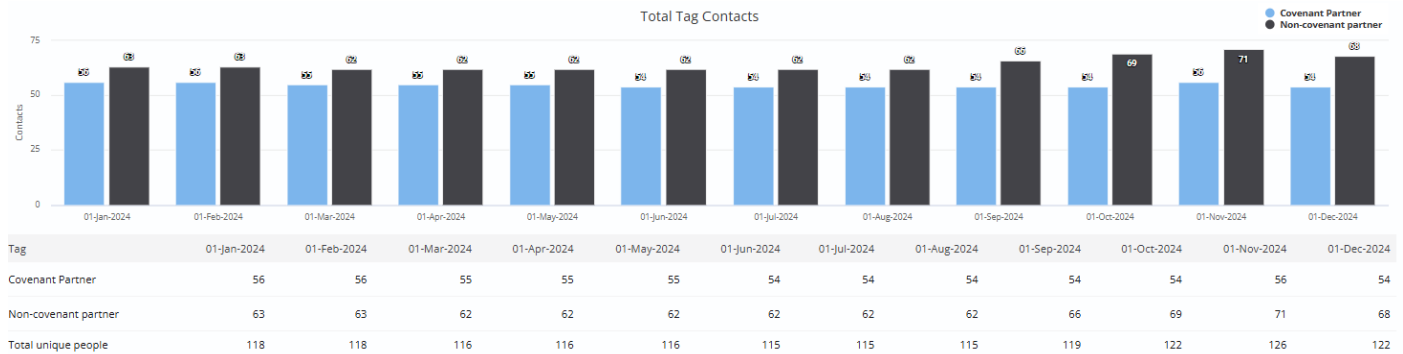
We will do this by:

- Helping each other to discover the unique ways in which God has gifted and equipped us so that we can all serve him as he intends.
- Allowing God to challenge us through the Holy Spirit to embrace fresh ways of being church, even when that feels risky.
- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable people to understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. Our church attendance can be seen to have remained fairly static over the year as new people joined us, but some familiar faces left our congregation to move closer to family and therefore worship elsewhere. Three people were baptised during the year and two joined us in covenant partnership.



The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together.

Growing:

We have continued to hold ‘hybrid’ services, mainly meeting in person, but also making our Sunday morning service and church meetings available via live stream/on Zoom. Numbers attending our children and youth work increased.

Serving:

We have been pleased to serve those within our local community in a number of ways. From the very youngest members of our community through our parent and toddler group ‘Little Wonders’ and various ‘Messy Churches’ at Easter, Summer and at Advent and Christmas events which welcomed toddlers and younger school aged children along with their parents or carers were a great success. These welcomed many families and allowed us to have meaningful conversations with those who attended from the local area. We were also able to continue serving the older members of our community through outreach ‘The Living Room’ which began in March 2023 and provides a warm space, a home cooked meal and Bible study and prayer. We were sad to see the end of ‘Coffee Pot’ which has been run by two members of our congregation for many years now.

The Christmas season saw the return of in-person pantomime performances. We welcomed around 600 people through our doors to watch Saltmine’s performances of ‘Jack and the Beanstalk’ and a further 500 school children for our schools’ performances of ‘Rapunzel’. A further 150 people attended our ‘Carols by Candlelight’ a week before Christmas and Christingle service on Christmas Eve.

After ongoing discussion and much prayer, we were sad to learn earlier on in the year that the Bromsgrove Street Pastors who have operated out of our building on Friday evenings since July 2012 have made the difficult decision to cease their outreach work due to a number of factors including a decline in the number of available volunteers and a decline in opportunities to fulfil their missional work.

Our ongoing support of Bromsgrove Youth & Community Hub (The Hub), which has operated out of the basement area of our premises, also came to an end this year when they were able to secure new premises in the town centre.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core “Leadership Team”, alongside whom we affirm others in “Co-ordinator” roles. We were delighted to have welcomed Bernice Lingard as our new minister in September of this year.

Financial Review

Overview

The church had a reasonable financial year, ending ahead of the planned budget of a £34K deficit with only a £13K deficit. A deficit budget was set to allow for required to the buildings heating and lighting upgrades to continue and these were progressed as planned. Receipts were lower than expected, with a reduction in both casual rent and giving, partially offset by careful management of the church cash allowing for a significant increase in interest payments. Payments were also lower than budgeted, with estimates in the budget for gas and electricity being greater than actual and our new minister beginning in role later than budgeted. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments of £1 per month to cover the costs of past service of its staff within the scheme. This scheme ended during 2024. For a fuller account please see the attached accounts documentation.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Ms Bernice Lingard
- Mrs Sian Anderson (co-opted to provide Administrative support)
- Dr Claire Curtis
- Dr David Law
- Mr Simon Miles
- Miss Morgan Robinson
- Mrs Jean Spencer
- Mr Nathaniel Deakin
- Mr David Bell
- Mrs Anna Cabildo (Maternity cover for Mrs Sian Anderson)

Approved at a meeting of the Leadership Team on 14th October 2025

Bromsgrove Baptist Church - 2024 Accounts

Accounts (General Fund)			
Summary	Actual '23	Budget '24	Actual '24
Receipts	132,835.06	153,000.00	139,496.39
<i>minus</i>			
Payments	- 102,338.75	- 187,225.00	- 152,756.33
TOTAL	30,496.31	- 34,225.00	- 13,259.94
Receipts			
	Actual '23	Budget '24	Actual '24
<u>Rent for use of Charity Centre</u>			
Castle Kids Rental	5,175.00	8,700.00	7,765.00
Casual Rental	11,580.25	20,000.00	9,762.00
Hub Rental	6,925.00	10,000.00	11,106.67
Total	<u>23,680.25</u>	<u>38,700.00</u>	<u>28,633.67</u>
<u>Income from Donations and Legacies</u>			
Donations	6,365.19	6,000.00	7,220.02
Gift Aid Claimed	21,216.95	17,750.00	15,258.95
Giving - Gift Aided	63,291.80	71,000.00	64,524.80
Giving - Non-Gift Aided	13,025.00	15,600.00	14,710.00
Legacies	86.10	0.00	87.70
Total	<u>103,985.04</u>	<u>110,350.00</u>	<u>101,801.47</u>
<u>Income from other trading activities</u>			
Events	2,671.10	3,500.00	4,935.96
<u>Investment Income</u>			
Dividends & Investments	0.00	0.00	0.00
Interest Received	2,333.58	450.00	3,801.98
Refunds	43.76	0.00	323.31
Repayments	121.33	0.00	0.00
Total	<u>2,498.67</u>	<u>450.00</u>	<u>4,125.29</u>
TOTAL RECEIPTS	132,835.06	153,000.00	139,496.39
Payments			
	Actual '23	Budget '24	Actual '24
<u>Charity Running Costs</u>			
Audiovisual Systems	- 3,012.79	- 2,500	- 3,860.27
Church Cleaning	- 5,207.52	- 5,700	- 8,768.76
Church Insurance	- 4,841.55	- 5,200	- 5,422.54
Church Repairs & Renewals	- 4,806.82	- 5,000	- 5,280.01
Major Projects	- 9,141.41	- 75,000	- 41,080.16
Communications Service	- 1,612.14	- 1,370	- 1,760.81
Consumables	- 1,646.43	- 1,200	- 2,117.32
Electricity	- 3,268.72	- 11,000	- 8,041.04
External Speaker Fees	- 1,812.85	- 1,200	- 1,177.95
Licence Fees	- 1,565.84	- 1,500	- 1,688.46
Organisation Subscriptions	- 478.85	- 540	- 499.50
Gas	- 6,544.41	- 4,000	- 1,528.45
Miscellaneous	-	-	- 1,043.10
Photocopier & Printing Costs	- 975.45	- 1,100	- 888.63
Rubbish Collection	- 953.42	- 1,000	- 1,020.32
Water & Sewage	- 2,224.42	- 2,570	- 383.59
Fund transfers	- 254.47	-	- 138.68
Training Courses	- 300.00	-	- 15.00
Total	<u>- 48,647.09</u>	<u>- 118,880.00</u>	<u>- 84,714.59</u>

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D

	Actual '23	Budget '24	Actual '24	
Clergy Expenses				
Manse Cncl Tax & Services	- 3,057.03	- 3,100	- 4,693.86	
Manse Insurance	- 501.45	- 540	- 509.59	
Manse Repairs & Renewals	- 2,097.89	- 5,000	- 5,543.28	
Ministerial Expenses	- 518.63	- 500	- 1,225.79	
Total	- 6,175.00	- 9,140.00	- 11,972.52	E
Employee Costs				
Administrator Eee NIC	- 410.94	-	-	
Minister Eee NIC	-	- 970	- 232.72	
Employer NIC	- 564.20	-	- 116.36	
Administrator Income Tax	-	-	-	
Ministerial Income Tax	-	- 85	- 962.00	
Administrator Pension	- 2,274.79	- 2,000	- 1,904.14	
Ministerial Pension	- 615.59	- 3,400	- 2,268.52	
Administrator Salary	- 13,701.20	- 12,000	- 12,543.63	
Ministerial Stipend	- 2,018.38	- 12,000	- 7,619.75	
Total	- 19,585.10	- 30,455.00	- 25,647.12	
Financial Services				
Bank Charges	- 60.00	- 60	- 60.00	
Financial Services	- 200.00	- 200	- 200.00	
Total	- 260	- 260	- 260	
	Actual '23	Budget '24	Actual '24	
Mission & Evangelism				
Baptist Home Mission	- 6,300.00	- 7,000	- 7,000.00	F
Baptist World Mission	- 6,000.00	- 7,000	- 7,000.00	G
Children's Ministry	- 1,034.21	- 600	- 990.53	
Sparks	- 120.00	-	- 159.97	H
Sprout	- 297.31	- 600	- 856.72	
Church Events	- 1,209.55	- 1,200	- 1,651.15	
Pantomime	- 4,157.61	- 3,700	- 4,178.20	
Compassion	- 704.00	- 740	- 768.00	
Hope & Kindness	- 1,700.00	- 1,700	- 1,700.00	
Literature & Advertising	- 1,048.88	- 850	- 757.53	
Meninadanca	- 1,700.00	- 1,700	- 1,700.00	
National Mission	- 1,700.00	- 1,700	- 1,700.00	
NoviMost	- 1,700.00	- 1,700	- 1,700.00	
Total	- 27,671.56	- 28,490.00	- 30,162.10	
TOTAL PAYMENTS	- 102,338.75	- 187,225.00	- 152,756.33	

Funds Summary

Funds holdings:	Start 2024	End 2024
Restricted funds:	£ 33,986.83	£ 36,921.55
Designated funds:	£ 51,672.00	£ 51,672.00
	£ 85,658.83	£ 88,593.55

Funds change: 2,934.72

General fund change: - 13,259.94

Total Funds change: - 10,325.22

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Bank Accounts

	Start 2024	End 2024	
CAF Cash	£ 39,773.27	£ 20,689.59	should be
CAF Gold	£ 130,591.97	£ 139,350.43	equal to:
	<u>£ 170,365.24</u>	<u>£ 160,040.02</u>
			<u>- 10,325.22</u>

Funds of Money held within Church Bank Accounts

Start 2024
Income
Outgoing
End 2024

Restricted Funds

(Restricted Funds may only be used for the purposes that they are provided.)

£	1,693.66	£	-	Mission Visits	£	-	£	1,693.66
£	803.80	£	-	Fellowship Needs	-£	296.26	£	507.54
£	10,374.88	£	2,445.28	Little Wonders	-£	1,175.22	£	11,644.94
£	20,969.86	£	-	1000 Days	£	-	£	20,969.86
£	44.63	£	3,158.16	Holding Fund	-£	1,197.24	£	2,005.55
£	100.00	£	-	Building User Deposit holding	£	-	£	100.00
£	-	£	-	SBHS CU	£	-	£	-
£	33,986.83	£	5,603.44		-£	2,668.72	£	36,921.55

J
K

Designated Funds

(Designated Funds are set aside for a proposed purpose but may be redirected to general (unrestricted) funds if required.)

£	51,672.00	£	-	Contingency Fund	£	-	£	51,672.00
£	51,672.00	£	-		£	-	£	51,672.00
£	85,658.83	£	5,603.44		-£	2,668.72	£	88,593.55

Notes for 2024 accounts

A Audiovisual Systems

Additional costs above budget were due to the purchase of a new sound desk, as agreed during the Church meeting in November. Note that the old sound desk was sold £450 and will appear in the 2025 accounts.

B Church cleaning

Additional costs above budget were due to an increase in cleaning hours to ensure the facilities are appropriately cleaned.

C Miscellaneous

This is for the purchase of 2 new laptops for the Minister and Administrator.

D Fund Transfers

The following transfers have been made from the General Fund into the Holding Fund:

Living Room Donation to Basement Project Foodbank	£	41.00
Top-up donation to £34 for The Childrens Society	£	0.43
Top-up donation to £300 for Becky Law MAF trip	£	37.45
Top-up donation for Ukraine Bibles for Thursday Life Group	£	59.80

E Ministerial Expenses

Additional costs above budget are for moving costs for the new Minister (£672).

F Baptist Home Mission

Note that payments to BMS were not adjusted in line with the budget. Therefore £700 is owed. This has been transferred into the Holding Account for payment in 2025 (see note L)

G Baptist World Mission

Note that payments to BWM were not adjusted in line with the budget. Therefore £1,000 is owed. This has been transferred into the Holding Account for payment in 2025 (see note L)

H Sparks

While Sparks is no longer running, this expense is for access to Youth For Christ material online. These payments will be reviewed in 2025.

J Holding Fund is made up of:

Outstanding monies owed to fund to be received in 2025	£	20.00
Outstanding monies owed from fund to be paid in 2025		
Shelter (Sprout Quiz)	£	301.80
Christian Aid	£	23.75
BMS (2024 Donation Shortfall)	£	700.00
Baptist World Mission (2024 Donation Shortfall)	£	1,000.00
TOTAL	£	2,025.55

K Building user deposit holding fund

Currently holding

Headway Worcestershire	£	100.00
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Formal Pensions Statement

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The minister and any paid employees are eligible to join the scheme.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan at 31 December 2019 by a professionally qualified Actuary used the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. This recovery plan ended in October of this year, 2024.

The total pension cost for the Church in 2024 is £1508.14, which comprises

For Bernice Lingard, £762.84 which comprises £752.84 to the DC Plan and £10 to the DB Plan
Deficiency Contribution.

For Sian Anderson, £547.78 to the DC Plan

For Anna Cabildo, £197.52 to the DC Plan

For comparison, the total pension cost for the church in 2023 was £1613.82 which comprises £1601.82 to DC Plan and £12 to DB Plan.

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER

1154922

PERIOD OF ACCOUNTS 1 JANUARY 2024 to 31 DECEMBER 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charity's Act 2011 (the Charity's Act) and that an independent examination is needed

- * examine the accounts under section 145 of the Charity's Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
- * to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- * to keep accounting records in accordance with section 130 of the Charities Act.
- * to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *K R Moore*

Date 23rd September 2025

Keith Roger Moore
KLM Accounts
Independent Examiner
15 Shenstone Road
Great Barr
Birmingham
B43 5LW

BROMSGROVE BAPTIST CHURCH

England & Wales - Charity number 1154922

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of Jesus Christ in the realities of life



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Charity Commission Annual Report 2023

Our year began with prayer and thankful hearts as we said goodbye to our minister of eleven years, Paul Lewis as he stepped down from his position and moved into a role elsewhere. As the year progressed, we prayed and had many discussions as we sought to understand God's plan for the future of our church and how we could best continue to serve our local community.

Aim & Purposes

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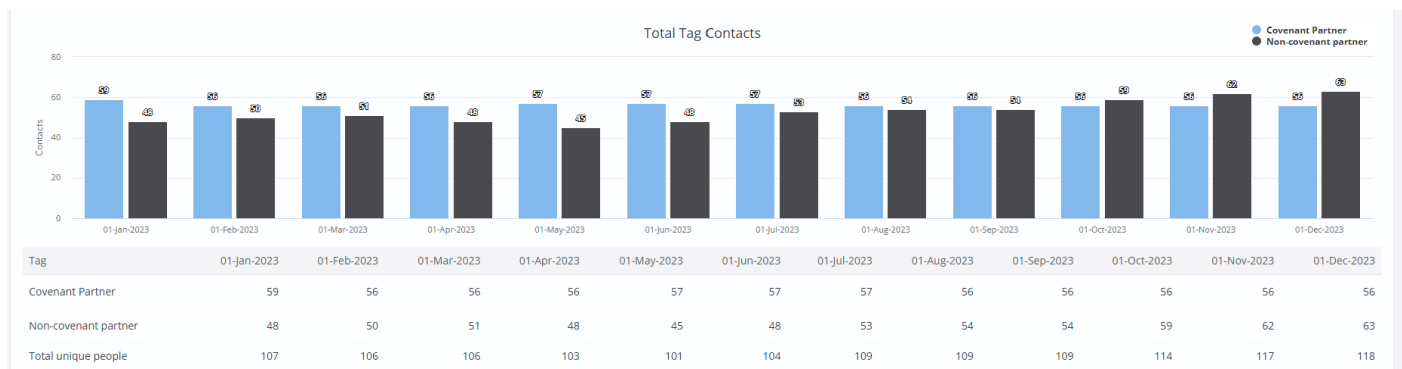
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- Helping each other to discover the unique ways in which God has gifted and equipped us so that we can all serve him as he intends.
- Allowing God to challenge us through the Holy Spirit to embrace fresh ways of being church, even when that feels risky.
- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable people to understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. Our church attendance can be seen to have increased towards the later part of the year as new individuals have begun to worship with us. Three people were baptised during the year and three joined us in covenant partnership.



The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together.

Growing:

We have continued to hold 'hybrid' services, both meeting in person and also making our Sunday morning service available via live stream. As we met in person, we have continued to bear in mind those who are particularly vulnerable to Covid-19 by upholding some safety measures. Numbers attending our children and youth work have also increased.

Serving:

We have been pleased to serve those within our local community in a number of ways. From the very youngest members of our community through our parent and toddler group 'Little Wonders' and 'Messy Church' Superhero and Christmas events which welcomed toddlers and younger school aged children along with their parents or carers were a great success. These welcomed many families and allowed us to have meaningful conversations with those who attended from the local area. We were also able to continue serving the older members of our community through outreach such as 'Coffee Pot' and a new outreach called 'The Living Room' which began in March and provides a warm space, a home cooked meal and Bible study and prayer.

The Christmas season saw the return of in-person pantomime performances. We welcomed around 600 people through our doors to watch Saltmine's performances of 'Red Riding Hood' and a further 500 school children for our schools' performances of 'Neverland – Peter Pan Reimagined'. A further 200 people attended our 'Carols by Candlelight' a week before Christmas and Christingle service on Christmas Eve.

We continue to have a strong association with the Bromsgrove Street Pastors who use our building as a base for their outreach each week.

Our ongoing support of Bromsgrove Youth & Community Hub (The Hub), which operates out of the basement area of our premises, has continued to be vital.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core "Leadership Team", alongside whom we affirm others in "Co-ordinator" roles. Our minister, Paul Lewis tendered his resignation which became effective as of 31st January 2023.

Financial Review

Overview

The church had a reasonable financial year as incoming from rent exceeded what had been predicted. Income from giving came in under budget. Spending on major projects has also begun this year as the ageing church boiler and church gas-fired heaters have become irreparable meaning that replacement heating sources have started to be installed. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments of £1 per month to cover the costs of past service of its staff within the scheme. 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. For a fuller account please see the attached accounts documentation.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Mrs Sian Anderson (co-opted to provide Administrative support)

- Dr Claire Curtis
- Dr David Law
- Rev Paul Lewis
- Mr Simon Miles
- Miss Morgan Robinson
- Mrs Jean Spencer
- Mr Nathaniel Deakin
- Mr David Bell
- Mrs Anna Cabildo (Maternity cover for Mrs Sian Anderson)

Approved at a meeting of the Leadership Team on 8th October 2024

Bromsgrove Baptist Church - 2023 Accounts

Accounts (General Fund)			
Summary	Actual '22	Budget '23	Actual '23
Receipts	147,240.04	136,880.00	132,835.06
<i>minus</i>			
Payments	- 142,478.42	- 136,473.00	- 102,207.48
TOTAL	4,761.62	407.00	30,627.58
Receipts			
	Actual '22	Budget '23	Actual '23
<u>Rent for use of Charity Centre</u>			
Castle Kids Rental	7,900.00	8,700.00	5,175.00 A
Casual Rental	7,516.00	4,800.00	11,580.25
Hub Rental	5,645.00	7,000.00	6,925.00
Total	21,061.00	20,500.00	23,680.25
<u>Income from Donations and Legacies</u>			
Donations	6,598.89	6,000.00	6,365.19
Gift Aid Claimed	20,279.40	20,000.00	21,216.95
Giving - Gift Aided	81,509.80	71,000.00	63,291.80
Giving - Non-Gift Aided	13,676.00	15,600.00	13,025.00
Legacies	0.00	0.00	86.10
Total	122,064.09	112,600.00	103,985.04
<u>Income from other trading activities</u>			
Events	2,774.45	3,500.00	2,671.10
<u>Investment Income</u>			
Dividends & Investments	85.40	100.00	0.00 B
Interest Received	370.94	180.00	2,333.58
Refunds	0.00	0.00	43.76
Repayments	884.16	0.00	121.33
Total	1,340.50	280.00	2,498.67
TOTAL RECEIPTS	147,240.04	136,880.00	132,835.06
Payments			
	Actual '22	Budget '23	Actual '23
<u>Charity Running Costs</u>			
Audiovisual Systems	-	4,000	3,012.79
Church Cleaning	4,902.00	5,244	5,207.52
Church Insurance	4,322.81	4,600	4,841.55
Church Repairs & Renewals	3,703.98	4,000	4,806.82
Major Projects	23,300.98	45,000	9,141.41
Communications Service	1,074.17	1,200	1,612.14
Consumables	1,511.36	1,200	1,646.43
Electricity	2,352.86	2,900	3,268.72
External Speaker Fees	1,173.39	3,450	1,812.85
Licence Fees	1,983.56	1,700	1,565.84
Organisation Subscriptions	588.60	540	478.85
Gas	9,771.41	9,200	6,544.41
Miscellaneous	323.08	-	-
Photocopier & Printing Costs	940.29	1,080	975.45
Rubbish Collection	915.54	1,000	953.42
Water & Sewage	3,406.11	2,160	2,224.42
Fund transfers	-	-	123.20 C
Training Courses	-	-	300.00
Total	60,270.14	87,274.00	48,515.82

<u>Clergy Expenses</u>						
Manse Cncl Tax & Services	-	4,594.39	-	2,260	-	3,057.03
Manse Insurance	-	464.88	-	500	-	501.45
Manse Repairs & Renewals	-	1,159.56	-	5,000	-	2,097.89
Ministerial Expenses	-	784.54	-	100	-	518.63
Total	-	7,003.37	-	7,860.00	-	6,175.00
<u>Employee Costs</u>						
Administrator Eee NIC	-	-	-	-	-	410.94
Minister Eee NIC	-	2,594.91	-	184	-	-
Employer NIC	-	-	-	-	-	564.20
Administrator Income Tax	-	-	-	-	-	-
Ministerial Income Tax	-	3,366.20	-	-	-	-
Administrator Pension	-	1,714.56	-	1,762	-	2,274.79
Ministerial Pension	-	9,978.19	-	548	-	615.59
Administrator Salary	-	8,073.00	-	9,018	-	13,701.20
Ministerial Stipend	-	22,844.88	-	1,797	-	2,018.38
Total	-	48,571.74	-	13,309.00	-	19,585.10
<u>Financial Services</u>						
Bank Charges	-	81.50	-	60	-	60.00
Financial Services	-	201.00	-	-	-	200.00
Total	-	283	-	60	-	260
<u>Mission & Evangelism</u>						
AHAVA	-	1,500.00	-	-	-	-
Baptist Home Mission	-	6,000.00	-	6,300	-	6,300.00
Baptist World Mission	-	5,500.08	-	6,000	-	6,000.00
Children's Ministry	-	871.84	-	600	-	1,034.21
Sparks	-	545.17	-	400	-	120.00
Sprout	-	346.29	-	600	-	297.31
Church Events	-	698.46	-	1,200	-	1,209.55
Pantomime	-	3,482.34	-	4,600	-	4,157.61
Compassion	-	672.00	-	720	-	704.00
Hope & Kindness	-	1,500.00	-	1,700	-	1,700.00
Literature & Advertising	-	734.49	-	750	-	1,048.88
Meninadanca	-	1,500.00	-	1,700	-	1,700.00
National Mission	-	1,500.00	-	1,700	-	1,700.00
NoviMost	-	1,500.00	-	1,700	-	1,700.00
Total	-	26,350.67	-	27,970.00	-	27,671.56
TOTAL PAYMENTS	-	142,478.42	-	136,473.00	-	102,207.48

Funds Summary

Funds holdings:
 Restricted funds:
 Designated funds:

	Start 2023	End 2023
£	32,938.09	£ 33,855.56
£	51,672.00	£ 51,672.00
£	84,610.09	£ 85,527.56

Funds change: 917.47

General fund change: 30,627.58

Total Funds change: 31,545.05

Bank Accounts

		Start 2023	End 2023	
CAF Cash	£	40,492.57	£ 39,773.27
CAF Gold	£	98,327.62	£ 130,591.97	should be
		<u>£ 138,820.19</u>	<u>£ 170,365.24</u>	equal to:
			
				<u>31,545.05</u>

Funds of Money held within Church Bank Accounts

Start 2023

Income

Outgoing

End 2023

Restricted Funds

(Restricted Funds may only be used for the purposes that they are provided.)

£	1,693.66	£	-	Mission Visits	£	-	£	1,693.66	
£	816.79			Fellowship Needs	-£	12.99	£	803.80	
£	9,629.42	£	1,832.91	Little Wonders	-£	1,087.45	£	10,374.88	
£	20,969.86	£	-	1000 Days	£	-	£	20,969.86	
-£	176.20	£	911.09	Holding Fund	-£	821.53	-£	86.64	H
£	-	£	300.00	Building User Deposit holding	-£	200.00	£	100.00	J
£	4.56	£	-	SBHS CU	-£	4.56	£	-	
£	32,938.09	£	3,044.00		-£	2,126.53	£	33,855.56	

Designated Funds

(Designated Funds are set aside for a proposed purpose but may be redirected to general (unrestricted) funds if required.)

£	51,672.00	£	-	Contingency Fund	£	-	£	51,672.00	
£	51,672.00	£	-		£	-	£	51,672.00	
£	84,610.09	£	3,044.00		-£	2,126.53	£	85,527.56	

Notes for 2023 accounts

A Castle Kids Rental

Rental payments from Castle Kids are invoiced and paid at the of each school term. Spring and summer payments were received but Autumn term was received in January 2024 and will appear in next years accounts.

B Interest Received

A concious effort was made to maximise the balance in the CAF Gold account to enable the church to take advantage of higher interest rates.

C Fund transfers

Money transferred to Holding Fund to cover shortfall in 2022

D Ministerial expenses

This included a payment to P.Lewis to settle some final expenses.

E Administration Salary

Additional cost is for a second Administrator hired on a fixed term 12-month contract to provide maternity cover for 6 months of 2023

F Finational Services

This fee is for our independent check of the accounts. This will be budgeted for in 2024.

G National Mission

Donation made to Christians Against Poverty

H Holding Fund is made up of:

Outstanding monies owed to fund to be received in 2024	£	195.19
Outstanding monies owed from fund to be paid in 2024		
Comic Relief (Little Wonders)	£	82.95
Crisis Uk (Sprout Quiz additional donation)	£	25.60
TOTAL	£	108.55

J Building user deposit holding fund

This is a new fund set up to manage Building user deposits.

Received and returned in 2023

 Silly Sprouts

 Barnt Green Choral Society

Currently holding

 Headway Worcestershire (£100)

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER 1154922

PERIOD OF ACCOUNTS 1 January 2023 to 31 DEC EMBER 2023

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charity's Act 2011 (the Charity's Act) and that an independent examination is needed

- * examine the accounts under section 145 of the Charity's Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
- * to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
- * to keep accounting records in accordance with section 130 of the Charities Act.
 - * to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *K R Moore*

Date 12th September 2024

Keith Roger Moore
KLM Accounts
Independent Examiner
15 Shenstone Road
Great Barr
Birmingham
B43 5LW

BROMSGROVE BAPTIST CHURCH

England & Wales - Charity number 1154922

Accounts

BROMSGROVE Baptist Church

Offering the transforming love
of Jesus Christ in the realities of life



Bromsgrove Baptist Church
New Road, Bromsgrove,
Worcestershire B60 2JD

01527 877190

www.bromsgrove-baptists.org.uk

Charity Number: 1154922

Charity Commission Annual Report 2022

Our year began with prayer and much discussion as we sought to understand God's plan for the future of Bromsgrove Baptist church and how we might best serve our local community. As the year progressed, our minister Paul Lewis took a period of sabbatical which allowed both him and us as a church family to continue to prayerfully consider what God had laid on our hearts and minds. The year closed with Paul tendering his resignation and our gratitude to him for so faithfully serving during his time as minister over the last eleven years.

Aim & Purposes

Bromsgrove Baptist Church's aim is that that through all of our church activities, as well as through involvement in our wider communities, all people will come to accept Jesus as Lord and Saviour. Jesus has so much to offer all people, whether life seems easy or not.

We are seeking to demonstrate the love of God for all people through the way in which we live our lives of faith in unity together.

With the Bible to help everyone understand who God is, we believe that we are guided by God's Holy Spirit to be an expression of the community that God longs to see throughout the world.

Objectives & Activities

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion. We believe our purpose as a church is to be "Offering the transforming love of Jesus Christ in the realities of life". We hold that closely through our core values of "Belonging", "Growing", "Serving" in the words that we speak, as well as in our care for each other, and support for our local community.

GROWING

Philippians 2:1-18, Galatians 5:16-26, Luke 4:14-21



Our vision is to be a community of God's people who are growing in understanding of our relationship with Him through inspiring teaching and nurturing discipleship.

We will do this by:

- Showing our dependence on God through vibrant prayer and worship that embraces a variety of traditions and styles so as to be helpful to all.
- Seeking inspiration through Spirit-led biblical teaching on Sundays, and looking out for other opportunities to learn together.
- Nurturing spiritual growth and friendship through Life Groups as our core place for walking with and watching over each other ("doing life together").
- Providing opportunities for people of all ages to discover faith (e.g.: Alpha courses), and deepen faith (e.g.: Spirituality courses).
- Supporting people at different life stages through appropriate courses (e.g.: parenting and marriage courses).

BELONGING

1 Corinthians 12:12-27, Acts 2:42-47, John, 13:31-38



Our vision is to be a community of God's people living out compassionate care, offering generous hospitality, and embracing ways of gracious belonging.

We will do this by:

- Loving each other as family, caring for the whole person, and loving our neighbour as ourselves.
- Being open with our welcome to ensure that everyone feels at home and knows that they are valued in our community.
- Giving priority to those in need as we release time and resources to meet the needs of those around us.
- Demonstrating our commitment to Jesus through baptism and our commitment to each other through Covenant Partnership.
- Respecting view-points and opinions different to our own as we willingly explore diversity together, and respond to each other in Christ-like ways.

SERVING

Joshua 1:6-9, Acts 1:1-11, Ephesians 4:1-16



Our vision is to be a community of God's people who are living out a courageous faith as we engage in innovative outreach and intentional mission.

We will do this by:

- Helping each other to discover the unique ways in which God has gifted and equipped us so that we can all serve him as he intends.
- Allowing God to challenge us through the Holy Spirit to embrace fresh ways of being church, even when that feels risky.
- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable people to understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. As the first Covid-19 lockdown began in March 2020, we put in a place a "Staying Connected" plan to ensure that we maintained regular contact with those who were the most vulnerable and isolated. This plan proved to be so successful that it has continued throughout 2021 and 2022. Our church attendance can be seen to have slightly increased towards the later part of the year as new individuals have begun to worship with us.

Total Tag Contacts



Tag	01-Jan-2022	01-Feb-2022	01-Mar-2022	01-Apr-2022	01-May-2022	01-Jun-2022	01-Jul-2022	01-Aug-2022	01-Sep-2022	01-Oct-2022	01-Nov-2022	01-Dec-2022
Covenant Partner	63	63	63	63	63	62	62	62	62	59	59	59
Non-covenant partner	39	39	39	40	41	42	43	44	44	47	48	47
Total unique people	102	102	102	103	104	104	105	106	106	106	107	106

The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together, where the depth of our love and care for each other, and those who are currently beyond our church community, is unquestionable.

Growing:

We have continued to hold 'hybrid' services, both meeting in person and also making our Sunday morning service available via live stream. As we met in person, we have continued to bear in mind those who are particularly vulnerable to Covid-19 by upholding some safety measures to reduce the risk of transmission. Numbers attending our children and youth work have also been maintained.

Serving:

We have been pleased to serve those within our local community in a number of ways as Covid-19 restrictions have continued to ease meaning we have been able to resume meeting in person. From the very youngest members of our community through our parent and toddler group 'Little Wonders' and 'Messy Church' Jubilee and Advent events which welcomed toddlers and younger school aged children along with their parents or carers were a great success. These welcomed many families and allowed us to have meaningful conversations with those who attended from the local area. We were also able to continue serving the older members of our community through outreach such as 'Coffee Pot'.

The Christmas season saw the return of in-person pantomime performances, following two years of virtual performances due to ongoing Covid-19 restrictions. We welcomed around 500 people through our doors to watch Saltmine's performances of 'A Christmas Carol' and will be welcoming more for our schools' performances of 'Rapunzel' in January 2023 as this had been delayed from its usual slot in mid-December due to unforeseen circumstances. A further 150 people attended our Christingle service on Christmas Eve.

We continue to have a strong association with the Bromsgrove Street Pastors who use our building as a base for their outreach each week.

Our ongoing support of Bromsgrove Youth & Community Hub (The Hub), which operates out of the basement area of our premises, has continued to be vital.

We also became a collection point on a number of occasions throughout the earlier part of the year for the donation of much needed items to be transported across to Ukraine in response to their invasion by Russia. We worked in partnership with the charity Food.gives, a Barnabas aid project. The plea for the donation of items such as food, clothing and sanitary supplies saw an overwhelming response from those in our local community.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core "Leadership Team", alongside whom we affirm others in "Co-ordinator" roles. During the summer of 2022, our minister, Paul Lewis took a period of sabbatical. Following Paul's return, he tendered his resignation which will become effective as of 31st January 2023.

Financial Review

Overview

The church had a strong year financially with giving and rental income exceeding budgeted amounts and spending, despite the strong rise in energy prices, being under budget through reduced spending on major projects. Hence there was a small surplus for the year. There remain big expenditures anticipated in the near future with an ageing main boiler and some of the church gas-fired heaters now unrepairable due to age. For a fuller account please see the attached accounts documentation.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Mrs Sian Anderson (co-opted to provide Administrative support)
- Dr Claire Curtis
- Dr David Law
- Rev Paul Lewis
- Mr Simon Miles
- Mrs Rose Pauley
- Miss Morgan Robinson
- Mrs Jean Spencer

Approved by the Leadership Team at their meeting on 12/9/2023

FUNDS	Start	Income	Expenses	End	Change
Restricted Funds					
1000 Days	20969.86			20969.86	
Fellowship	1002.79		-186.00	816.79	-186.00
Holding	4024.28	1022.42	-5222.90 J	-176.20	-4200.48
Little Wonders	9445.46	816.32	-632.36	9629.42	183.96
Mission Visits	1693.66			1693.66	0.00
SBHS CU	102.82		-98.26	4.56	-98.26
Unrestricted Funds					
Contingency Fund	51672.00			51672.00	0.00
				TOTAL	-4300.78
General Fund (pg 1)	49442.48	146623.21	-141855.59	54210.10	4767.62

Notes to Accounts

- A** Includes agreed annual rental of £5000 for Basement and £645 for other hire of the building to use for the Hub work.
- B** Donations relates to "small" donations which are not attributable to individuals and are therefore eligible for "gift aid on small donations".
- C** External Speaker fees are higher than budgeted owing to a period of sabbatical leave by the minister not known at time of budgeting.
- D** We are now back to hiring our copier as well as paying for service which includes copies.
- E** Heat (Gas), Light (Electricity) and Water (incl Sewage) were budgeted together up to and including 2022 so the amount was split arbitrarily.
- F** The ministerial pension was considerably less than budgeted because contributions for the closed Defined Benefit Scheme dropped in August saving the church £374.35 per month.
- G** This fee is mainly paying for our independent check of accounts, £200, and £1 is a setup check on our new card reader machines.
- H** The "Other" category for Children's Work and Church Events has been introduced to help budget specific amounts to related lines from 2023.
- J** The Holding Account has ended with a negative balance both because the church was owed a little money discovered in checks, now repaid, and it is likely not quite enough was placed from "General" in 2021. This is not a significant problem and should be resolved in 2023.

Formal Pensions Statement

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan at 31 December 2019 by a professionally qualified Actuary used the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER 1154922

PERIOD OF ACCOUNTS 1 January 2022 to 31 DEC EMBER 2022

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charity's Act 2011 (the Charity's Act) and that an independent examination is needed

- * examine the accounts under section 145 of the Charity's Act
- * to follow the **procedures** laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
- * to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
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Signed K R Moore

Date 18th September 2023

Keith Roger Moore
KLM Accounts
Independent Examiner
15 Shenstone Road
Great Barr
Birmingham
B43 5LW

BROMSGROVE BAPTIST CHURCH

England & Wales - Charity number 1154922

Accounts

BROMSGROVE Baptist Church

Offering the transforming love
of Jesus Christ in the realities of life



Bromsgrove Baptist Church
New Road, Bromsgrove,
Worcestershire B60 2JD

01527 877190
www.bromsgrove-baptists.org.uk

Charity Number: 1154922

Charity Commission Annual Report 2021

Our year began in another national lockdown due a peak in cases of Covid-19 which meant that we needed to revert to holding our Sunday morning worship online once again. As the year progressed, the lockdown restrictions were lifted and we are able to enjoy coming together in person to worship God and spend time in fellowship.

Aim & Purposes

Bromsgrove Baptist Church's aim is that that through all of our church activities, as well as through involvement in our wider communities, all people will come to accept Jesus as Lord and Saviour. Jesus has so much to offer all people, whether life seems easy or not.

We are seeking to demonstrate the love of God for all people through the way in which we live our lives of faith in unity together.

With the Bible to help everyone understand who God is, we believe that we are guided by God's Holy Spirit to be an expression of the community that God longs to see throughout the world.

Objectives & Activities

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion.

We believe our purpose as a church is to be "Offering the transforming love of Jesus Christ in the realities of life". We hold that closely through our core values of "Belonging", "Growing", "Serving" in the words that we speak, as well as in our care for each other, and support for our local community.

GROWING

Philippians 2:1-18, Galatians 5:16-26, Luke 4:14-21



Our vision is to be a community of God's people who are growing in understanding of our relationship with Him through inspiring teaching and nurturing discipleship.

We will do this by:

- Showing our dependence on God through vibrant prayer and worship that embraces a variety of traditions and styles so as to be helpful to all.
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- Nurturing spiritual growth and friendship through Life Groups as our core place for walking with and watching over each other ("doing life together").
- Providing opportunities for people of all ages to discover faith (e.g.: Alpha courses), and deepen faith (e.g.: Spirituality courses).
- Supporting people at different life stages through appropriate courses (e.g.: parenting and marriage courses).

BELONGING

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Our vision is to be a community of God's people living out compassionate care, offering generous hospitality, and embracing ways of gracious belonging.

We will do this by:

- Loving each other as family, caring for the whole person, and loving our neighbour as ourselves.
- Being open with our welcome to ensure that everyone feels at home and knows that they are valued in our community.
- Giving priority to those in need as we release time and resources to meet the needs of those around us.
- Demonstrating our commitment to Jesus through baptism and our commitment to each other through Covenant Partnership.
- Respecting view-points and opinions different to our own as we willingly explore diversity together, and respond to each other in Christ-like ways.

SERVING

Joshua 1:6-9, Acts 1:1-11, Ephesians 4:1-16



Our vision is to be a community of God's people who are living out a courageous faith as we engage in innovative outreach and intentional mission.

We will do this by:

- Helping each other to discover the unique ways in which God has gifted and equipped us so that we can all serve him as he intends.
- Allowing God to challenge us through the Holy Spirit to embrace fresh ways of being church, even when that feels risky.
- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable people to understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. As the first Covid-19 lockdown began in March 2020, we put in a place a “Staying Connected” plan to ensure that we maintained regular contact with those who were the most vulnerable and isolated. This plan proved to be so successful that it has continued throughout 2021 and will remain ongoing.

After another unusual year which has again included national lockdowns, it is less easy to comment on the number of those who continue to be fully connected to our church. The graph below shows a small decline in the later part of the year when we bid farewell to some of our friends.



The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together, where the depth of our love and care for each other, and those who are currently beyond our church community, is unquestionable.

Growing:

We have continued to live stream our worship services as part of our regular Sunday morning setup which was particularly important as we entered the new year in lockdown. We met in person as soon as we were able, bearing in mind those who were particularly vulnerable to Covid-19; we continued to uphold safety measures to reduce the risk of transmission.

We have continued with learning to adapt to new forms of communication such as ‘hybrid’ meetings and the live streaming of our services. Through the creative use of technology, we have been able to continue connecting with each other and learning together.

Serving:

We have continued to ensure that the needs have been met for anyone shielding or isolating due to the Covid-19 pandemic. This has included delivering groceries and copies of printed church materials and also making regular phone calls to those who are more likely to be lonely.

This has taken a huge commitment from our church family, reflecting just how much we do consider ourselves to be here for other people, not just ourselves. We have done all that we can to serve people with the compassion and grace of Jesus Christ.

Our ongoing support of Bromsgrove Youth & Community Hub (The Hub), which operates out of the basement area of our premises, has continued to be vital.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core “Leadership Team”, alongside whom we affirm others in “Co-ordinator” roles.

Financial Review

Overview

2021 was a positive financial year for the church. The congregational giving was higher than budgeted at the start of the year. We also had a rebate on the electricity bill. We did not spend as much money as expected because of the pandemic. Please refer to the attached accounts for details of income and expenditure during the year.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Mrs Sian Anderson (co-opted to provide Administrative support)
- Dr Claire Curtis
- Dr David Law
- Rev Paul Lewis
- Mr Simon Miles
- Mrs Rose Pauley
- Miss Morgan Robinson
- Mrs Jean Spencer

Approved by the Leadership Team on 18/10/2022 and signed on their behalf by Rev. Paul Lewis.

Bromsgrove Baptist Church - 2021 Accounts

Summary Accounts

		Actual '20	Budget '21	Actual '21
Income (see below)		131,169.01	120,055.00	135,589.91
<i>minus</i>				
Expenses (see page 2)		130,922.66	120,082.00	108,634.54
TOTAL		<u>246.35</u>	<u>- 27.00</u>	<u>26,955.37</u>
Funds holdings:				
	Start 2021	End 2021		
Restricted funds:	£ 35,401.52	£ 37,238.87		
Designated funds:	£ 43,672.00	£ 51,672.00		
	<u>£ 79,073.52</u>	<u>£ 88,910.87</u>	Funds change:	<u>9,837.35</u>
			Accounts change:	<u>36,792.72</u>
			..	
Bank Accounts:			should be	
	Start 2021	End 2021	equal to:	
CAF Cash	£ 53,577.28	£ 90,365.20		
CAF Gold	£ 47,983.35	£ 47,988.15		
	<u>£ 101,560.63</u>	<u>£ 138,353.35</u>	..	
				<u>36,792.72</u>

Income

	Actual '20	Budget '21	Actual '21
Offering	92,612.52	90,000	99,287.14
Gift Aid Refund	21,329.20	18,200	20,982.86
Church Rental Income	13,077.00	8,750	9,225.54
Bank Interest	38.47	25	4.80
Trusts and Dividends	82.10	80	84.20
Other Income (tickets etc.)	4,029.72	3,000	6,005.37
Statagic change - from contingency fund	-	-	-
TOTAL INCOME	<u>131,169.01</u>	<u>120,055</u>	<u>135,589.91</u>

Expenses

	Actual '20	Budget '21	Actual '21
Church Expenses			
Bank Charges	60.00	60	96.50
Cleaning	2,872.50	4,700	2,850.00
Rubbish Collection	906.88	950	906.88
External Preaching Fees	150.00	150	50.00
Fees, Subscriptions and Licenses	1,891.16	1,950	1,848.77
Insurance	4,083.94	4,300	4,327.57
Heat, Light and Water	7,522.84	8,190	7,533.72
Photocopier	414.24	800	1,140.92
Communication Services	1,102.08	850	1,131.75
Stationery & Consumables	699.62	1,500	718.12
Repairs and Renewals	2,623.98	5,000	1,745.91
Audiovisual Systems	990.98	2,500	499.00
Strategic change - to funds	31,038.22	5,000	8,375.00
Miscellaneous	260.00	-	-
	54,616.44	35,950	31,224.14
Ministerial and Manse Expenses			
Stipend, NI and Pension	45,961.10	40,000	40,188.30
Staff Salary, NI and Pension	-	-	3,050.68
Expenses incl. Travel, Conf etc.	425.99	1,500	785.33
Cnl Tax, Water, Gas, Elec, Phone	3,852.86	3,300	3,229.42
Repairs and Maintenance	596.25	1,000	112.46
Manse Insurance	379.41	410	400.24
Property Rental Cost	1,450.00	-	-
	52,665.61	46,210	47,766.43
Major Repairs and Renewals			
Major projects	1,828.00	10,000	6,415.20
	1,828.00	10,000	6,415.20
Mission and Evangelism			
Children's Work	1,498.24	4,500	2,026.39
Church Events	3,799.62	3,500	1,717.65
Literature / Advertising	260.75	750	237.69
BMS	5,100.00	5,250	5,250.00
Home Mission	5,500.00	5,750	5,750.04
AHAVA	1,250.00	1,500	1,500.00
Hope & Kindness Kenya	1,250.00	1,500	1,500.00
Meninadanca Brazil	1,250.00	1,500	1,500.00
Novimost Bosnia	1,250.00	1,500	1,500.00
Compassion	654.00	672	672.00
National Mission	-	1,500	1,500.00
Mission Visit Subsidies	-	-	-
Miscellaneous	-	-	75.00
	21,812.61	27,922	23,228.77
TOTAL EXPENSES	130,922.66	120,082.00	108,634.54

Funds of Money held within Church Bank Accounts

Start 2021
Income
Outgoing
End 2021

Restricted Funds

(Restricted Funds may only be used for the purposes that they are provided.)

£	1,693.66	£	-	Mission Visits	£	-	£	1,693.66
£	-	£	-	BMS	£	-	£	-
£	-	£	-	Home Mission	£	-	£	-
£	750.00	£	375.00	Fellowship Needs	-£	122.21	£	1,002.79
£	-	£	-	Youth Worker	£	-	£	-
£	9,482.48	£	154.60	Little Wonders	-£	191.62	£	9,445.46
£	20,969.86	£	-	1000 Days	£	-	£	20,969.86
£	-	£	-	Youth & Community Hub	£	-	£	-
£	2,392.00	£	3,574.88	Holding Fund	-£	1,942.60	£	4,024.28
£	113.52	£	-	SBHS CU	-£	10.70	£	102.82
£	35,401.52	£	4,104.48		-£	2,267.13	£	37,238.87

Designated Funds

(Designated Funds are set aside for a proposed purpose but may be redirected to general (unrestricted) funds if required.)

£	42,172.00	£	8,000.00	Contingency Fund	£	-	£	50,172.00
£	1,500.00	£	-	PA/IT Failure Contingency	£	-	£	1,500.00
£	43,672.00	£	8,000.00		£	-	£	51,672.00
£	79,073.52	£	12,104.48		-£	2,267.13	£	88,910.87

Notes for 2021 accounts

A	Other Income		
	Funeral donations (Various)	£	1,495.00
	General donations	£	110.00
	Sprout Quiz Income (covering costs)	£	85.56
	Sprout Income	£	239.95
	Sparks Income	£	180.00
	Stipend overpayment	£	0.20
	Southern Electric refund	£	2,615.66
	Church expenses overpayment refund	£	14.00
	2020 Panto Income	£	125.00
	2021 Panto Income	£	1,140.00
	TOTAL	£	6,005.37
B	Repairs and Renewals		
	Solihull Sparky - monthly electrical cover (12 months)	£	473.88
	Fire Alarm Batteries	£	78.85
	Gorilla tape (P.Lewis expenses)	£	10.99
	Fire Alarm repair	£	90.38
	New keys	£	17.00
	Light bulbs	£	41.34
	Church front door lock repair	£	54.00
	Fire Alarm and Emergency lighting service	£	403.47
	Tanking annual service	£	576.00
	TOTAL	£	1,745.91
C	Strategic Change - to funds		
	As budgeted - to contingency funds	£	5,000.00
	Money not spent on major projects in 2021 - to contingency funds	£	3,000.00
	Transfer to Fellowship funds	£	375.00
	TOTAL	£	8,375.00
D	Major Projects		
	Church car park railings - wall repairs	£	235.20
	Church car park railings repairs	£	6,180.00
	TOTAL	£	6,415.20
E	AHAVA		
	Donation transferred to Holding fund to be paid in 2022 due to challenges making payment in 2021 (see note H)		
F	National Mission		
	Donation made to Christians Against Poverty		
G	Miscellaneous Mission		
	CVM Gift	£	75.00
	TOTAL	£	75.00
H	Holding Fund - is made up of		
	Funeral donation to Cancer Research	£	204.00
	Funeral donation to AHAVA	£	417.50
	Donation to Toilet Twinning from Sprout Quiz	£	153.58
	2020 Donation to AHAVA	£	1,250.00
	2021 Donation to AHAVA	£	1,500.00
	2021 Pension contributions for S.Anderson	£	499.20
	TOTAL	£	4,024.28

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER 1154922

PERIOD OF ACCOUNTS 1 January 2021 to 31 DEC EMBER 2021

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charity's Act 2011 (the Charity's Act) and that an independent examination is needed

- * examine the accounts under section 145 of the Charity's Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
- * to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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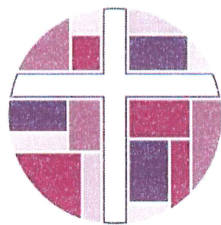
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Charity Number: 1154922

Charity Commission Annual Report 2020

Our year began with disappointment as we said farewell to our Associate Minister with Responsibility for Children & Youth. The remainder of the year was then dominated by the Covid-19 pandemic. However, we have continued to strive to maintain our core focus on those we serve within our wider community, as well as those who form our church community.

Aim & Purposes

Bromsgrove Baptist Church's aim is that through all of our church activities, as well as through involvement in our wider communities, all people will come to accept Jesus as Lord and Saviour. Jesus has so much to offer all people, whether life seems easy or not.

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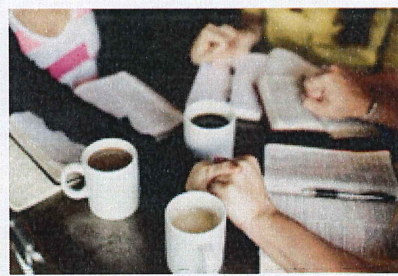
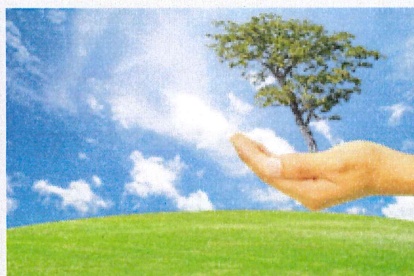
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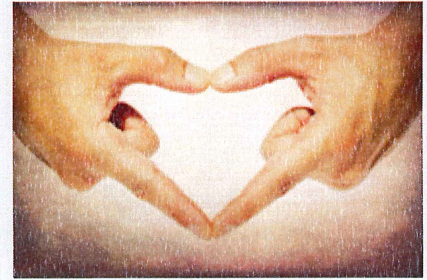
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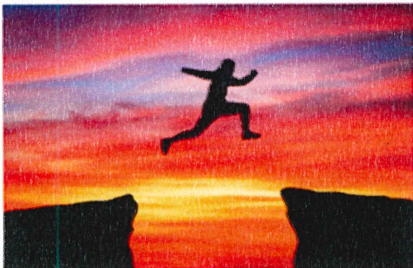
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- Giving priority to those in need as we release time and resources to the meet the needs of those around us.
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SERVING

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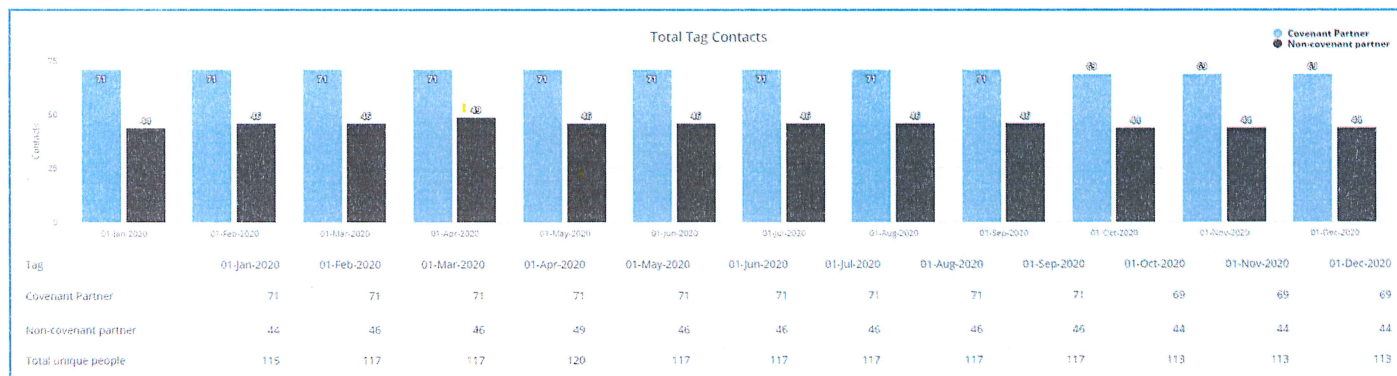
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- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable that people understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. As the first Covid-19 lockdown began in March 2020, we put in a place a “Staying Connected” plan to ensure that we maintained regular contact with those who were the most vulnerable and isolated. This plan proved to be so successful that it will continue into 2021.

Due to the nature of a very unusual year, it is less easy to comment on the number of those who continue to be fully connected to our church. The graph below shows a small decline in the later part of the year when we bid farewell to some of our friends.



The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together, where the depth of our love and care for each other, and those who are currently beyond our church community, is unquestionable.

Growing:

Whilst much of our time this year has seen us concentrate on surviving, we have nonetheless ensured that there has been growth in our spiritual and emotional wellbeing.

To that end, we have learnt to adapt to new forms of communication such as Zoom meetings and online services. Despite the steep learning curve as we mastered new skills, we are so pleased that through the creative use of technology, we have been able to connect with each other and learn together.

Live streaming of worship services is beginning to become our regular Sunday morning setup. Whilst we are keen to be meeting in person again as soon as possible, we are looking to continue to use live streaming as we have already seen an increase in the numbers of those who we are able to connect with each week.

Serving:

As Covid-19 gained more of stronghold, many differing needs emerged across our community, as well as pre-existing needs becoming magnified.

When people have been shielding or isolating, we have been able to ensure that all they have needed from supermarkets has got them at the right time. Prescriptions have been collected and delivered, and for those who do not use computers, printed material has been delivered to ensure they remain updated and know they have not been forgotten.

Through our many strong wider community links, we have also been able to respond to the needs of those we had not met before by serving alongside other organisations and partner agencies in Bromsgrove.

This has taken a huge commitment from our church family, reflecting just how much we do consider ourselves to be here for other people, not just ourselves. We have done all that we can to serve people with the compassion and grace of Jesus Christ.

Our ongoing support of Bromsgrove Youth & Community Hub (The Hub), which operates out of the basement area of our premises, has continued to be vital. During the year, we have seen a sharp rise in the mental health needs of young people, and more complicated family scenarios exacerbated by Covid-19 lockdowns and restrictions. It has been a privilege to be part of all The Hub is doing to serve the needs of those around us.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core "Leadership Team", alongside whom we affirm others in "Co-ordinator" roles.

During the autumn term it became increasingly apparent that the relationship between the church and Associate Minister was deteriorating. We all worked together to pull this back, acknowledging that some of the work being undertaken was having a positive impact.

Sadly, we were unable to turn things around and received the resignation of our Associate Minister late December.

Financial Review

Overview

Giving to the church in 2020 reached a higher level than we had anticipated after assessing the additional financial pressures on some of our church community due to Covid-19. Please refer to the attached accounts for details of income and expenditure during the year.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Fabric

Most of our planned works for this year had to put on hold due to Covid-19 lockdowns and restrictions. However, we have been able to set a robust recovery plan for 2021. Throughout the year we have paid careful attention to the additional needs that we have been faced with within our premises to ensure that we have been Covid-safe at all times.

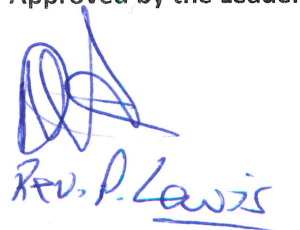
Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Mrs Sian Anderson (co-opted to provide Administrative support)
- Mr David Bell
- Dr Claire Curtis
- Dr David Law
- Rev Paul Lewis
- Mr Simon Miles
- Mrs Rose Pauley
- Miss Morgan Robinson
- Mrs Jean Spencer
- Mr Michael Stringer

Approved by the Leadership Team on 14th October 2021 and signed on their behalf by Rev. Paul Lewis.



Rev. P. Lewis

Bromsgrove Baptist Church - 2020 Accounts

Summary Accounts

		Actual '19	Budget '20	Actual '20
Income (see below)		131,152.85	140,105.00	131,169.01
<i>minus</i>				
Expenses (see page 2)		131,040.92	140,040.96	130,922.66
TOTAL		111.93	64.04	246.35
Funds holdings:				
	Start 2020	End 2020		
Restricted funds:	£ 41,206.53	£ 35,401.52		
Designated funds:	£ 12,900.00	£ 43,672.00		
	£ 54,106.53	£ 79,073.52	Funds change:	24,966.99
			Accounts change:	25,213.34
		
Bank Accounts:			should be	
	Start 2020	End 2020	equal to:	
CAF Cash	£ 28,402.41	£ 53,577.28		
CAF Gold	£ 47,944.88	£ 47,983.35		
	£ 76,347.29	£ 101,560.63	..	25,213.34

Income

	Actual '19	Budget '20	Actual '20
Offering	91,298.28	100,000	92,612.52
Gift Aid Refund	18,557.50	17,000	21,329.20
Church Rental Income	16,509.00	17,000	13,077.00
Bank Interest	71.85	25	38.47
Trusts and Dividends	80.30	80	82.10
Other Income (tickets etc.)	4,635.92	6,000	4,029.72
Strategic change - from contingency fund	-	-	-
TOTAL INCOME	131,152.85	140,105	131,169.01

Expenses

	Actual '19	Budget '20	Actual '20	
Church Expenses				
Bank Charges	65.00	60	60.00	
Cleaning	4,680.00	4,700	2,872.50	
Rubbish Collection	884.00	950	906.88	
External Preaching Fees	128.35	150	150.00	
Fees, Subscriptions and Licenses	1,923.01	1,950	1,891.16	
Insurance	3,854.01	3,900	4,083.94	
Heat, Light and Water	6,945.37	7,000	7,522.84	
Photocopier	970.66	800	414.24	
Communication Services	480.32	500	1,102.08	B
Stationery & Consumables	1,869.53	1,500	699.62	
Repairs and Renewals	8,202.13	5,000	2,623.98	C
Audiovisual Systems	1,241.83	500	990.98	D
Strategic change - to funds		15,000	31,038.22	E
Miscellaneous	100.00	-	260.00	F
	<u>31,344.21</u>	<u>42,010</u>	<u>54,616.44</u>	
Ministerial and Manse Expenses				
Stipend, NI and Pension	57,578.18	48,261	45,961.10	
Expenses incl. Travel, Conf etc.	1,948.27	1,500	425.99	
Cnl Tax, Water, Gas, Elec, Phone	3,809.10	5,520	3,852.86	
Repairs and Maintenance	192.07	1,000	596.25	
Manse Insurance	358.53	350	379.41	
Property Rental Cost	8,337.50	1,450	1,450.00	
	<u>72,223.65</u>	<u>58,081</u>	<u>52,665.61</u>	
Major Repairs and Renewals				
Major projects	1,539.36	15,000	1,828.00	
	<u>1,539.36</u>	<u>15,000</u>	<u>1,828.00</u>	
Mission and Evangelism				
Children's Work	3,528.11	4,500	1,498.24	
Church Events	3,822.99	3,500	3,799.62	G
Literature / Advertising	632.60	750	260.75	
BMS	5,100.00	5,100	5,100.00	
Home Mission	5,500.00	5,500	5,500.00	
AHAVA	3,000.00	1,250	1,250.00	H
Hope & Kindness Kenya	1,250.00	1,250	1,250.00	
Meninadanca Brazil	1,250.00	1,250	1,250.00	
Novimost Bosnia	1,250.00	1,250	1,250.00	
Compassion	600.00	600	654.00	
Mission Visit Subsidies	-	-	-	
Miscellaneous	-	-	-	
	<u>25,933.70</u>	<u>24,950</u>	<u>21,812.61</u>	
TOTAL EXPENSES	<u>131,040.92</u>	<u>140,040.96</u>	<u>130,922.66</u>	

Funds of Money held within Church Bank Accounts

Start 2020
Income
Outgoing
End 2020

Restricted Funds

(Restricted Funds may only be used for the purposes that they are provided.)

£	1,693.66	£	-	Mission Visits	£	-	£	1,693.66
£	-	£	-	BMS	£	-	£	-
£	-	£	-	Home Mission	£	-	£	-
£	528.08	£	416.22	Fellowship Needs	-£	194.30	£	750.00
£	-	£	-	Youth Worker	£	-	£	-
£	9,149.42	£	585.06	Little Wonders	-£	252.00	£	9,482.48
£	20,969.86	£	-	1000 Days	£	-	£	20,969.86
£	8,235.93	£	4,166.60	Youth & Community Hub	-£	12,402.53	£	-
£	444.06	£	10,359.00	Holding Fund	-£	9,661.06	£	2,392.00
£	185.52	£	-	SBHS CU	-£	72.00	£	113.52
£	41,206.53	£	15,526.88		-£	22,581.89	£	35,401.52

Designated Funds

(Designated Funds are set aside for a proposed purpose but may be redirected to general (unrestricted) funds if required.)

£	12,000.00	£	30,172.00	Contingency Fund	£	-	£	42,172.00
£	900.00	£	600.00	PA/IT Failure Contingency	£	-	£	1,500.00
£	12,900.00	£	30,772.00		£	-	£	43,672.00
£	54,106.53	£	46,298.88		-£	22,581.89	£	79,073.52

Notes for 2020 accounts

A	Other Income				
	Panto tickets (2019)	£	142.50		
	Panto tickets (2020)	£	737.00		
	General Donations	£	344.00		
	Sprout Income	£	239.85		
	Mens Night Income	£	40.00		
	Stipend Overpayment	£	27.83		
	24a Ednall Lane Deposit Refund	£	1,087.50		
	24a Ednall Lane Rental overpayment refund	£	427.50		
	Bible Reading Notes	£	101.00		
	Baptist Unionist Refund	£	179.00		
	Electricity Service refund	£	487.54		
	2019 Holiday Club (backpackers) income	£	216.00		
	TOTAL	£	4,029.72		
B	Communication Services				
	Website (Barclay James)	£	144.00		
	Zoom	£	210.40		
	Telephone and Broadband	£	341.68		
	Survey Monkey	£	396.00		
	Church mobile phone	£	10.00		
	TOTAL	£	1,102.08		
C	Repairs and Renewals				
	Solihull Sparky - monthly electrical cover	£	473.88		
	Solihull Sparky - electrical works	£	83.71		
	MD Services - Gas Leak	£	168.00		
	MD Services - annual Gas Service	£	1,158.00		
	MD Services - gas works	£	132.00		
	24a Ednall Lane Key	£	7.00		
	Protectahome (Basement Sump annual service)	£	576.00		
	Church key	£	7.40		
	Lightbulbs	£	17.99		
	TOTAL	£	2,623.98		
D	Audio Visual Systems				
	Camera for Live Streaming	£	990.98		
E	Strategic Change - to funds				
	Transfer to PA/IT Contingency Funds	£	600.00		
	Transfer to Contingency Funds	£	17,000.00		
	Remained of 2020 budget for Major Repairs - set aside for 2021	£	13,172.00		
	Transfer to Fellowship fund	£	266.22		
	TOTAL	£	31,038.22		
F	Miscellaneous				
	C. Mungazi refund due to cancelled wedding (Covid-19)	£	130.00		
	Land Registry Fee	£	130.00		
	TOTAL	£	260.00		
G	Church Events				
	Panto Costs (2019)	£	570.68		
	Panto Costs (2020)	£	2,800.00		
	Flowers (various events)	£	262.90		
	Nativity Trail Expenses	£	48.87		
	Birthdays and Anniversaries	£	68.12		
	Food	£	49.05		
	TOTAL	£	3,799.62		
H	AHAVA				
	Donation transferred to Holding fund to be paid in 2021 due to challenges making payment in 2020 (see note J)				
I	Community Hub Fund				
Date	Item		Income	Expenditure	Balance
	Start of 2020				8,235.93
27/01/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 8,652.59
25/02/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 9,069.25
25/03/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 9,485.91
27/04/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 9,902.57
11/05/2020	Payment to YMCA for Youth and Community Hub Costs			£ 5,000.00	£ 4,902.57
26/05/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 5,319.23
25/06/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 5,735.89
27/07/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 6,152.55
25/08/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 6,569.21
25/09/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 6,985.87
26/10/2020	Heart of England Baptist Association - grant year 3	£	416.66		£ 7,402.53
02/12/2020	Transfer of remaining monies to Youth and Community Hub			£ 7,402.53	£ -
			<u>£ 4,166.60</u>	<u>£ 12,402.53</u>	
J	Holding Fund - is made up of				
	Donations for the Basement Project (Harvest Offering)	£	1,122.00		
	Donation for Hope & Kindness	£	20.00		
	2020 Donation to AHAVA (see note h)	£	1,250.00		
	TOTAL	£	2,392.00		
K	Contingency Fund - is made up of				
	Contingency Fund	£	29,000.00		
	2020 Major projects remaining funds - to be used in 2021	£	13,172.00		
	TOTAL	£	42,172.00		

Pension Statement 2020

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Minister(s) are eligible to join the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026. The key financial assumptions underlying the valuation were as follows:

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable.

The total pension cost for the Church in 2020 is £7392.74, which comprises

- For Paul Lewis, £6897.78 which comprises £3649.80 to the DC Plan and £3247.98 to the DB Plan Deficiency Contribution.
- For Jacob Wain, £494.96 to the DC Plan

For comparison, the total pension cost for the church in 2019 was £9880.24 which comprised £5612.44 to the DC Plan and £4267.80 to DB Plan Deficiency Contribution.

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER 1154922

PERIOD OF ACCOUNTS 1 January 2020 to 31 DECEMBER 2020

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
- * to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- * to keep accounting records in accordance with section 130 of the Charities Act.
- * to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *K R Moore*

Date 11th October 2021

Keith Roger Moore
KLM Accounts
Independent Examiner
15 Shenstone Road
Great Barr
Birmingham
B43 5LW