

# BROMSGROVE Baptist Church

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



Bromsgrove Baptist Church  
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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.**

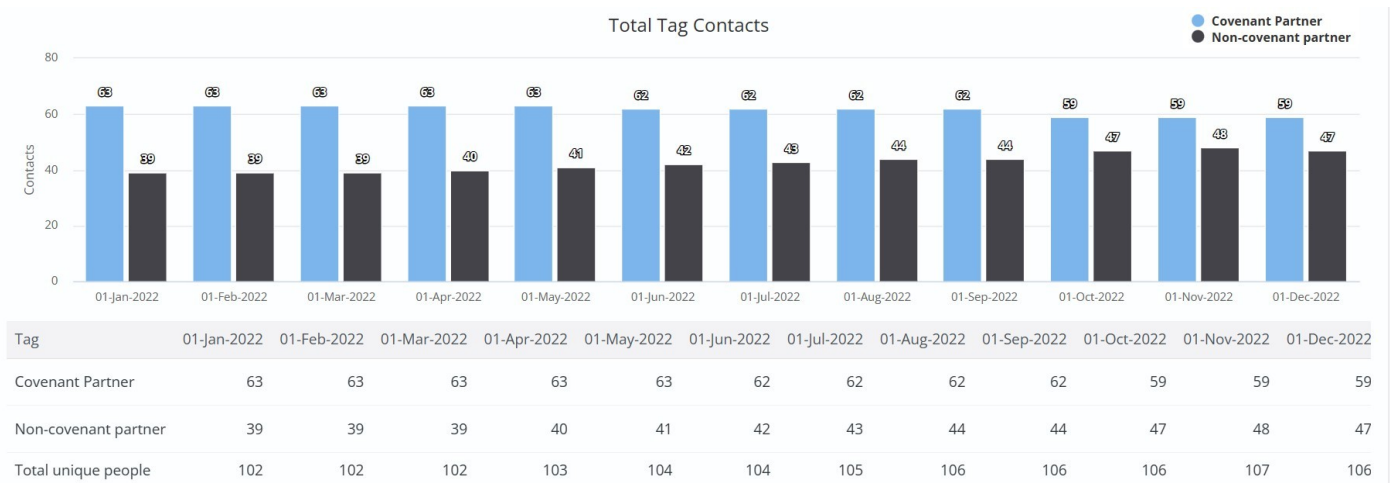
We will do this by:

- 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.





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 31<sup>st</sup> 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**

## 2022 END OF YEAR STATEMENT OF ACCOUNTS

### Using "Receipts and Payments" Method

Account (General Fund)	Actual	Budget			
Castle Kids Rental	7900.00 }				
Hub Rental	5645.00 }			A	
Rent for Use of Charity Centre	7516.00 }	21061.00	17000		
Donations	6598.89 }			B	
Giving - Gift Aided	81509.80 }	101784.69	92800 }	100000	
Giving - Non-Gift Aided	13676.00 }		7200 }		
Gift Aid Claimed	20279.40		20000		
Events	2672.67		3000		
Income from Other Trading Activities	206.98		0		
Dividends & Investments	85.40		80		TOTAL
Interest Received	370.94		40		INCOME
Repayments	162.13		0		146623.21
Audiovisual Systems	0.00		-500		
Church Cleaning	-4902.00		-4700		
Church Insurance	-4322.81		-4544		
Church Maintenance	-2142.25 }	-3945.23	-2500		
Church Repairs & Renewals	-1802.98 }				
Major Projects	-23300.98		-40500		
Communications Service	-1074.17		-850		
Consumables	-1511.36		-1500		
Electricity	-2352.86		-2400		
External Speaker Fees	-1173.39		-150 C		
Licence Fees	-1485.56 }		-1024 }		
Organisation Subscriptions	-588.60 }	-2572.16	-1024 }	-2048	
Fees & Subscriptions	-498.00 }				
Gas	-9771.41		-4800		
Miscellaneous	-55.81		0		
Photocopier & Printing Costs	-940.29		-400 D		
Rubbish Collection	-915.54		-825		
Water & Sewage	-3406.11		-492 E		
Manse Cncl Tax & Services	-4594.39		-3669		
Manse Insurance	-464.88		-420		
Manse Repairs & Renewals	-1159.56		-1000		
Ministerial Expenses	-784.54		-1500		
Minister Eee NIC	-2594.91 }				
Employee NIC	0.00 }			START 2022	END
Ministerial Income Tax	-3366.20 }		CAF CASH	90365.20	40492.57
Income Tax	0.00 }		CAF GOLD	47988.15	98327.62
Administrator Pension	-1579.52 }			TOTAL CHANGE	466.84
Ministerial Pension	-9412.21 }			F	
Administrator Salary	-8072.99 }			FUNDS CHANGE (pg 2)	-4,300.78
Ministerial Stipend	-22844.88 }	-47870.71	-50871	ACCOUNTS CHANGE	4767.62
				TOTAL CHANGE	466.84
Bank Charges	-81.50		-100		
Financial Services	-201.00		0 G		
AHAVA	-1500.00		-1500		
Baptist Home Mission	-6000.00		-6000		
Baptist World Mission	-5500.08		-5500		
Other Children's Ministry	-77.87 }				
Sparks	-545.17 }				
Sprout	-346.29 }				
Children's Ministry	-793.97 }	-1763.30	-4500 H		
Other Church Events	-21.43 }				
Pantomime	-3586.56 }				
Church Events	-677.03 }	-4285.02	-3500		
Compassion	-672.00		-672		
Hope & Kindness	-1500.00		-1500		
Literature & Advertising	-734.49		-750		
Meninadanca	-1500.00		-1500		TOTAL
National Mission	-1500.00		-1500		EXPENDITURE
NoviMost	-1500.00		-1500		-141855.59
TOTAL INCOME LESS EXPENDITURE	4767.62		-12071.00		

<b>FUNDS</b>	<b>Start</b>	<b>Income</b>	<b>Expenses</b>	<b>End</b>	<b>Change</b>
<b>Restricted Funds</b>					
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
<b>Unrestricted Funds</b>					
Contingency Fund	51672.00			51672.00	0.00
			<b>TOTAL</b>		<b>-4300.78</b>
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**

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 18<sup>th</sup> September 2023

Keith Roger Moore  
KLM Accounts  
Independent Examiner  
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