

BROMSGROVE Baptist Church

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



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

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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.
- 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 the 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.

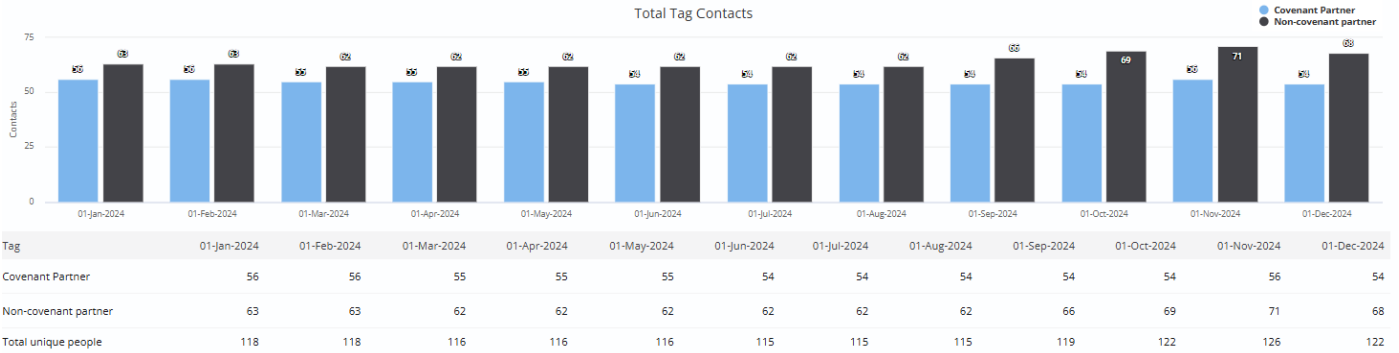
We will do this by:

- 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
Rent for use of Charity Centre			
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	23,680.25	38,700.00	28,633.67
Income from Donations and Legacies			
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	103,985.04	110,350.00	101,801.47
Income from other trading activities			
Events	2,671.10	3,500.00	4,935.96
Investment Income			
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	2,498.67	450.00	4,125.29
TOTAL RECEIPTS	132,835.06	153,000.00	139,496.39
Payments	Actual '23	Budget '24	Actual '24
Charity Running Costs			
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	- 48,647.09	- 118,880.00	- 84,714.59

A
B

C

D

	Actual '23	Budget '24	Actual '24	
<u>Clergy Expenses</u>				
Manse Cncl Tax & Services	- 3,057.03	- 3,100	- 4,693.86	E
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	
<u>Employee Costs</u>				
Administrator Eee NIC	- 410.94	-	-	F G H
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	
<u>Financial Services</u>				
Bank Charges	- 60.00	- 60	- 60.00	
Financial Services	- 200.00	- 200	- 200.00	
Total	- 260	- 260	- 260	
	Actual '23	Budget '24	Actual '24	
<u>Mission & Evangelism</u>				
Baptist Home Mission	- 6,300.00	- 7,000	- 7,000.00	F G H
Baptist World Mission	- 6,000.00	- 7,000	- 7,000.00	
Children's Ministry	- 1,034.21	- 600	- 990.53	
Sparks	- 120.00	-	- 159.97	
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
	<u>£ 85,658.83</u>	<u>£ 88,593.55</u>
Funds change:		<u>2,934.72</u>
General fund change:		<u>- 13,259.94</u>
Total Funds change:		<u>- 10,325.22</u>

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>....</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	
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
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Great Barr
Birmingham
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