

HOPE BAPTIST CHURCH STOURBRIDGE

England & Wales · Charity number 1174234

Details

Status Registered

Legal form CIO

Registered 2017-08-11

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

Contact

Address Hope Baptist Church Stourbridge
Chapel Street
Stourbridge
DY8 1BZ

Phone 01384442908

Email secretary@hopebaptistchurchstourbridge.org.uk

Website www.hopebaptistchurchstourbridge.org.uk

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 1. THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.2. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Religious public worship, prayer, bible study, preaching and teaching; Baptism as defined by BU Declaration of Principle; Communion of Lord's Supper once a month; Evangelism and mission, locally, nationally and internationally; Nurture and growth of Christian disciples; Education and training for Christian service; Pastoral care; Supporting charitable social action; Supporting other Christians

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Dudley

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£269,577	£139,203	-	-
2023-12-31	£190,736	£107,323	-	-
2022-12-31	£206,379	£117,833	-	-
2021-12-31	£172,122	£91,746	-	-
2020-12-31	£110,135	£86,099	-	-

Trustees

Name	Role	Appointed
ALAN SANDERS		2019-01-01
Carolyn Skeldon		2024-03-21
Diana Joyce Seeney		2019-01-01
Gillian Susan Robb		2019-03-21
Hannah Mary Owen		2025-03-20
Jennifer Horton		2025-03-20
Marc Andrew Crump		2025-03-20
RACHEL ELIZABETH WESTBURY		2017-03-16
ROSEMARY JAYNE UMBERS		2019-01-01
Steven Hancock		2024-03-21
Susan Kidd		2024-03-21
Suzanne Kay Hannah		2022-03-17

HOPE BAPTIST CHURCH STOURBRIDGE

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Accounts

HOPE BAPTIST CHURCH STOURBRIDGE
Statutory Information 2024

Registered Address

Hope Baptist Church, Chapel Street, Stourbridge, West Midlands, DY8 1BZ

Charity Registration No. – 1174234

Website www.hopebaptistchurchstourbridge.org.uk

Trustees

Rev David Morris	Trustee/Minister (retiring in 2025)
Mrs Diana Seeney	Trustee (Secretary)
Mr David Davies	Trustee (Treasurer)
Mr Steven Hancock	Trustee (appointed March 2024)
Mrs Kay Hannah	Trustee
Mr Stuart Kidd	Trustee (resigned March 2024)
Mrs Sue Kidd	Trustee (appointed March 2024)
Mrs Gillian Robb	Trustee
Mr Austin Rowlands	Trustee (resigned March 2024)
Mr Alan Sanders	Trustee
Mrs Carolyn Skeldon	Trustee (appointed March 2024)
Mrs Rosemary Umbers	Trustee
Mrs Rachel Westbury	Trustee

Property (Holding) Trustees

Heart of England Baptist Association
Registered office: 480 Chester Road
Sutton Coldfield
West Midlands B73 5BP

Banks used

Lloyds Bank – Stourbridge, West Midlands
CAF Bank – West Malling, Kent
Kingdom Bank – Ruddington, Nottingham
Dudley Building Society – Stourbridge, West Midlands
Baptist Union Corporation

Independent Examiner

Mrs Debbie Southall

Annual Report for 2024

The Trustees present this, their annual report and financial statements for Hope Baptist Church for the year 2024.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination and this to include the promotion of education and community efforts and charitable purposes in other parts of the United Kingdom and of the world as the Church shall determine.

The Church owns and occupies premises built in 1836 at Chapel Street, Stourbridge, DY8 1BZ – and the original deeds of the property are held by Heart of England Baptist Association. Property held as a manse was sold in 2024 and the monies transferred to the Heart of England Baptist Association for use in future building.

Organisational Structure and Decision making Process

Members of the Church are accepted into membership in accordance with the Constitution which requires them to have been baptised in the manner described in the Baptist Union's Declaration of Principle i.e. baptism by immersion, or upon profession of faith in Jesus Christ. Also membership is accepted 'by transfer' from other Christian Churches. All attend a membership course prior to recommendation to the Church Members' Meeting. All members are required to understand the full responsibilities of church membership as set out in the constitution.

The members meeting takes place bi-monthly and the members have responsibility ultimately for the overall policy and decision making of the church. In accordance with the Constitution the Trustees number between 7 and 12 members (to be known as the diaconate) the majority of whom must have been baptised, plus the Minister. The offices of Secretary and Treasurer must be appointed annually from within the membership. The Minister and Deacons/Trustees are all appointed by the members. The minister and diaconate are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members of the diaconate/trustees are encouraged to take an appropriate part in the spiritual and practical tasks involved in the achieving of the charitable objective.

Decisions are submitted to the Church Meeting by the Trustees, sometimes for guidance and sometimes as a recommendation, but decisions are always made after consultation and discussion and normally by agreed majority votes but consensus is often utilised where appropriate.

Objectives and activities

In order to achieve the principal objective set out above the Church provides a variety of activities both to the community generally and of course to its membership. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord – 'committed to loving serving and sharing Jesus'.

Central to the work and witness of the Church is the provision of regular public services of Christian worship and these take place every Sunday at 10.30am. Evening services have been discontinued except for special occasions e.g. Advent and Christmas. The children of the church take part in the first part of each morning service before leaving for focussed teaching in age bands within 'Sunday Club'.

The church is a friendly and welcoming fellowship and anyone and everyone is free to attend and encouraged so to do.

Within all of the activities above the church underpins its work by operating a system ensuring that all people working with children and vulnerable adults are appropriately vetted with regard to DBS Safeguarding. Additionally any newly appointed trustees will immediately have DBS checks carried out for authorisation to be agreed without delay. Safeguarding training at levels 2 and 3 was completed.

Training and Ministry

Rev David Morris MA was appointed as minister in September 2016 and we have been encouraged and inspired with his teaching and pastoral heart. In March 2024 he gave notice of his retirement from paid ministry for June 2025.

In addition to the regular monthly trustee meetings, the group meet for extra meetings as, and when, necessary.

Services continue to be streamed via Face book for those unable to attend worship in the chapel. We rejoiced in a two services of believer's baptism service in February and June when two friends were baptised.

Church Meetings including the AGM were held in the chapel. All meetings were extremely well attended and quorate.

Achievements and Performance

The church measures the success of its programme less against numbers and rather more in terms of the fellowship we offer and enjoy and the levels of encouragement we bring to others and indeed that they bring to the church as a whole and also to the community through their service and outreach. The Trustees recognise that these are difficult features to measure, but these are positive times in that the church seems to be more and more looking outwards into the community and there is a readiness by everyone to accept the need to do so. A pastoral team looks out for the fellowship and reports needs to the pastor.

During 2024 one of our older friends died but we were pleased to welcome several new members.

Cradley Baptist sadly had to make a decision to close their church and from 31st March several of their congregation began worshipping at Hope. Our solicitors handled the merger and it became official on 4th November 2024. In November, 14 of them came into membership and membership of the church now stands at 86. Attendance at worship services increased steadily through the year and a few join on line each week, sometimes from outside the UK. The baptismal services saw friends witnessing to their faith following baptismal courses and new members attended a membership group.

The Girls' Brigade Company which meets at Peters Hill Primary School continued to grow and enjoyed a varied programme of badge-work until Spring Bank Holiday after which they met for a summer programme both on and off site.

The five house groups and 'The Young Hopefuls' met regularly (usually fortnightly) throughout the year.

'Open the Book' assemblies at Greenfield School continued with the team leading an assembly once each half term. The pastor was also invited to special events, and he and the secretary were invited to share in RE lessons. We also welcomed the school on visits to our chapel.

Monthly 'worship and conversation' with three care homes continued, and an additional home was included for carol singing.

A 'mainly music' toddler group affiliated to mainly music uk is very well attended and numbers reached capacity for the building. It celebrated its' 6th birthday in November. The new group 'Saturday Hope Fun' for children and families which began in September 2023 meets monthly on the 3rd Saturday of each month and has grown steadily in number.

Other regular groups – ACTS, Oh Sew Hopeful, Table Tennis and Coffee Time met throughout the year with numbers remaining steady.

The trustees have continued to review all policies which underpin the above activities and work of the church.

The church continues to be really encouraged by the support and gratitude of the local town council and town centre management committee for the work done as a church and as part of the 'Churches Together in Stourbridge'. At Easter we joined the Walk of Witness and service, and at Christmas we joined others for carol singing in the town again.

We also led carol singing in Greenfield Park and in the area around our new community of Beauty Bank. This included a leaflet distribution confirming our arrival there, hopefully by 2026.

The church fully supports the Black Country Food Bank, Stourbridge Street Pastors and the Life Centre Debt Advice. Donations to the Food Bank have been extremely generous during the year. Several members are volunteers with Safe Families for Children and support for them was extremely appreciated.

Relocation and Building fund

In early 2010 the old Hanbury Hill church agreed a vision to relocate at some point and to work towards that end. In association with this a Building Fund was established and monies continue to be raised towards the purchase of land and eventually a new building with many plans and processes under way to help achieve this plan with a particular desire to extend further our community work and witness - always guided by, and mindful of, the need to seek God's will for the church in all of this.

Plans for the new Hope Centre in Bradley Rd were submitted to Dudley Council Planning Dept and planning permission has been received although building has not yet commenced.

Financial review

The church continues to raise the funds it needs to carry on its activities mainly from within its own membership and congregation.

The church expressed and continues to express its part in the life of the wider church by making gifts to Christian organisations including some within the Baptist Family, and of course within and compatible with the church's own charitable status. The church greatly appreciates that it is heavily dependant upon its membership working as volunteers in all aspects of the church's activities, many of which run with little or even no impact on the church's expenditure and budget but nevertheless contribute greatly to the achievement of the church's objectives.

The financial results of the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The budget of the church is met year by year and has been, once more in 2024.

During the year the trustees reviewed the reserves policy and it was adjusted to £40,000. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have also made an assessment of the major risks facing the church, and are satisfied that there are effective policies in place to minimise these risks.

Finance is very successfully managed by a team, currently overseen by the treasurer.

This report was approved by the trustees on *3rd July 2025* and signed on their behalf by –

Diana J Seeney
Secretary

Mr Alan Sanders
Chair

Steven Hancock
Treasurer

HOPE BAPTIST CHURCH, STOURBRIDGE

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2024	2023
Offerings	2	60,475	56,683
Donations and other income		0	0
Gift aid		8,204	11,159
Bank interest		2,455	1,945
Rent of premises	3	12,085	12,134
Raised for other causes	4	813	4,519
Miscellaneous income		1,648	1,040
Transfer from Cradley Baptist Church		84,793	0
Total Receipts		170,473	87,480
Payments			
Ministry	5	42,805	40,165
Manse	6	15,396	14,062
Fellowship costs		542	707
Mission		252	15
Upkeep of church premises	7	11,056	10,478
Administration	8	2,748	2,771
Training		135	390
Pension Deficit Contribution		10	12
Professional Fees		1,188	0
Amalgamations Costs		7,015	0
Miscellaneous		795	0
Amounts passed on to other causes	9	10,238	14,044
Total Payments		92,180	82,644
Net receipts for the year		78,293	4,836
Cash Balance B/Fwd at 1 January 2024		65,931	61,095
Cash Balance at 31 December 2024		144,224	65,931
CAF Cash Account		549	157
CAF Gold Account		111,352	36,252
Lloyds Cash Account		328	42
BU - Baptist Together Deposit Account		33,729	32,328
		145,958	68,779
Add: Not Credited at Bank		748	367
		146,706	69,146
Less Restricted Funds held at 31 December 2024	10		
Stourbridge Girls and Boys Brigade Cash		-478	-491
Clovelly Hall Deposits		0	-720
Donation from Run Ragged		-2,004	-2,004
General Fund cash assets		144,224	65,931

NEW CHURCH BUILDING FUND - RESTRICTED	Note	2024	2023
Receipts			
Offerings		46,505	38,170
Donations and other income		2,937	20,189
Gift aid		7,085	11,524
Bank interest		30,592	23,037
Fund Raising Events		1,150	1,019
Miscellaneous		0	0
Total Receipts		88,269	93,939
Payments			
Administration		60	114
Professional Fees		35,060	16,014
Total Payments		35,120	16,128
Net receipts for the year		53,149	77,811
Cash Balances B/Fwd at 1 January 2024		898,236	820,425
Cash Balance at 31 December 2024		951,385	898,236
CAF Cash Account		65	46
CAF Gold Account		147,413	121,835
Dudley Building Society		297,505	287,928
Kingdom Bank		269	261
HEBA Bank Account		0	0
BU Baptist Together Deposit Account		506,023	488,063
Receipts not credited at bank		110	103
Building Fund cash assets at 31 December 2024		951,385	898,236

OTHER CHURCH GROUPS	Note	2024	2023
Receipts			
1st Peters Hill Girls' Brigade Company		8,595	7,092
mainly music		1,470	1,468
A.C.T.S.		770	757
Other Church Groups total receipts		10,835	9,317
Payments			
1st Peters Hill Girls' Brigade Company		10,037	6,765
mainly music		1,302	1,086
A.C.T.S.		564	610
Other Church Groups total payments		11,903	8,461
Other church groups deficit for the year		-1,068	856
Cash Balance at 1 January 2024 B/Fwd		4,980	4,124
Cash Balance at 31 December 2024		3,912	4,980
Cash assets			
1st Peters Hill Girls' Brigade Company		2,552	3,994
mainly music		795	628
ACTS		565	358
		3,912	4,980

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2024

	2024	2023
Assets		
Cash Assets		
Church Fund	144,244	65,931
Building Fund	951,385	898,236
Other Groups	3,912	4,980
	1,099,541	969,147
Non-monetary assets (insurance valuation)		
Hanbury Chapel Building	2,712,121	2,708,128
Hanbury Chapel Contents	102,153	99,564
Pedmore Manse Building	337,975	329,410
Cradley Church Building	839,745	0
Cradley Church Contents	59,637	0
Cradley Manse - Building	317,587	0
Total Assets	5,468,759	4,106,249
Liabilities		
Current	0	0
Long term	11 0	0
Total Liabilities	0	0

The accounts and statement of assets and liabilities as set out on pages 1-4 relating to the year ended 31 December 2024 are as approved by the deacons.

Signed:David Davies

Date:

	Note	2024 Unrestricted Fund	2024 Restricted Fund	2024 Total
Basis of accounts	1			
<p>“Basis of accounts: these accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011. During the year to 31st December 2024 an exceptional amount of £86,407 was received. This was a transfer from Cradley Baptist Church as they merged with Hope Baptist Church Stourbridge. The leadership team are aware that technically and legally the income threshold has been breached and at this level the accounts should be prepared on an accruals basis and be professionally audited/examined by a suitably qualified independent examiner. The event that has caused this situation to arise is strictly a one-off event and affects this year only. Consequently, next and subsequent years’ accounts will revert back to being prepared on a receipts and payments basis of accounting. The Trustees are of the opinion that it would be difficult or misleading to the reader to change the basis of accounting for one year only and not aid to true year-on-year comparisons to be made, so these accounts have been produced under the continuing receipts and payments basis.”</p>				
Offerings	2			
Monthly & pledged weekly giving		58,686	0	58,686
Free will giving		1,789	0	1,789
		60,475	0	60,475
Rent of premises	3			
Church		971	0	971
Manse - Pedmore		9,500	0	9,500
Manse - Cradley		1,614	0	1,614
		12,085	0	12,085
Raised for other causes	4			
BMS		0	458	458
Home Mission Fund		0	250	250
Africa Inland Mission		0	105	105
		0	813	813
Ministry	5			
Minister's stipend		35,536	0	35,536
Pension contribution		4,318	0	4,318
Minster's expenses		2,726	0	2,726
Pulpit supplies		225	0	225
		42,805	0	42,805
Manse	6			
Insurance		1,072	0	1,072
Council Tax & Water Rate		2,485	0	2,485
Maintenance		172	0	172
Unoccupied Costs		267	0	267
Rent to Rev & Mrs D Morris		11,400	0	11,400
		15,396	0	15,396

Upkeep of Church premises	7			
Fuel Costs		6,173	0	6,173
Utilities & insurance		2,924	0	2,924
Maintenance & equipment		1,467	0	1,467
Cleaning		492	0	492
		11,056	0	11,056
Administration	8			
Printing & stationery		592	0	592
Telephone & internet		328	0	328
Fees - BU, HEBA, CCLI, Data Development etc		1,767	0	1,767
Bank Charges		61	0	61
		2,748	0	2,748
Amounts passed on to other causes	9			
BMS		3,780	458	4,238
Home Mission Fund		3,900	250	4,150
Black Country Food Bank		100		100
Stourbridge Food Bank		175		175
Safe Families		275		275
HEBA Benevolent Fund		120		120
Debt Advice Stourbridge		275		275
Open Doors		250		250
Churches Together in Stourbridge		50		50
Saltmine		500		500
Africa Inland Mission		0	105	105
		9,425	813	10,238
Restricted Funds	10			
The balance of the sum, derived from the closure of the Stourbridge Girls and Boys Brigade, is being held in a restricted fund to resource future provision for children and young people.				
The donation following the closure of Run Ragged is being held for future development of children & young people				
Baptist Pension Fund - Deficit	11	0	0	0

Pension Scheme Liabilities

The Following was received from the Pension and BUGB Trustees on 19th November, 2024

In summary, we are delighted to report that we estimate the Scheme's DB Plan has a surplus. As a result, your £1 per month contributions to the DB Plan will cease after the October contribution and your organisation no longer has any further responsibility towards the DB Plan. We are very pleased that this has been possible to achieve much earlier, and at a much lower cost, than we had anticipated.

Report of the Independent Examiner to the Trustees of Hope Baptist Church Stourbridge

On the accounts for the year ended 31 December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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.

It is my responsibility to:

- 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 Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed by the Examiner

Name **Debbie Southall**

Date 6 January, 2025

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DYS 2NX

HOPE BAPTIST CHURCH STOURBRIDGE

England & Wales - Charity number 1174234

Accounts

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Other regular groups – ACTS, Oh Sew Hopeful, Table Tennis and Coffee Time met throughout the year with numbers remaining steady.

The trustees have continues to review all policies which underpin the above activities and work of the church.

The church continues to be really encouraged by the support and gratitude of the local town council and town centre management committee for the work done as a church and as part of the 'Churches Together in Stourbridge'. At Easter we joined the Walk of Witness and service, and at Christmas we joined others for carol singing in the town once again.

We also led carol singing in Greenfield Park and in the area around our new community of Beauty Bank. This included a leaflet distribution confirming our arrival, hopefully in 2024.

The church fully supports the Black Country Food Bank, Stourbridge Street Pastors and the Life Centre Debt Advice. Donations to the Food Bank have been extremely generous during the year. Several members are volunteers with Safe Families for Children and support for them was extremely appreciated.

Relocation and Building fund

In early 2010 the old Hanbury Hill church agreed a vision to relocate at some point and to work towards that end. In association with this a Building Fund was established and monies continue to be raised towards the purchase of land and eventually a new building with many plans and processes under way to help achieve this plan with a particular desire to extend further our community work and witness - always guided by, and mindful of, the need to seek God's will for the church in all of this.

The Redevelopment Advisory Group (RAG) has looked at the redevelopment of the old premises as well as continuing to explore the Bradley Rd site. It has met regularly throughout the year, fully reporting developments to the diaconate and church members meeting. A new group was also formed to focus on fundraising. Plans for the new Hope Centre in Bradley Rd were submitted to Dudley Council Planning Dept. in March and planning permission was received in October. The RAG group was disbanded having completed its purpose and new groups were established to cover building, legal, finance and mission.

In November we were approached by another local Baptist Church looking to a possible merger. This is now in the hands of solicitors and our holding trustees as details are worked out.

Financial review

The church continues to raise the funds it needs to carry on its activities mainly from within its own membership and congregation.

The church expressed and continues to express its part in the life of the wider church by making gifts to Christian organisations including some within the Baptist Family, and of course within and compatible with the church's own charitable status. The church greatly appreciates that it is heavily dependant upon its membership working as volunteers in all aspects of the church's activities, many of which run with little or even no impact on the church's expenditure and budget but nevertheless contribute greatly to the achievement of the church's objectives.

The financial results of the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The budget of the church is met year by year and has been, once more in 2023.

During the year the trustees reviewed the reserves policy and it was adjusted to £40,000. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have also made an assessment of the major risks facing the church, and are satisfied that there are effective policies in place to minimise these risks.

Finance is very successfully managed by a team, currently overseen by Mr David Davies, treasurer.

This report was approved by the trustees on *11th April 2024* and signed on their behalf by –

Diana J Seeney
Secretary

Rev David J Morris
Minister / Chair

David Davies
Treasurer

HOPE BAPTIST CHURCH, STOURBRIDGE**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023****GENERAL RECEIPTS AND PAYMENTS ACCOUNT**

Receipts	Note	2023	2022
Offerings	2	56,683	54,481
Donations and other income		0	900
Gift aid		11,159	11,475
Bank interest		1,945	652
Rent of premises	3	12,134	11,812
Raised for other causes	4	4,519	3,235
Miscellaneous income		1,040	1,080
Total Receipts		87,480	83,635
Payments			
Ministry	5	40,165	37,971
Manse	6	14,062	13,727
Fellowship costs		707	713
Mission		15	382
Upkeep of church premises	7	10,478	12,680
Administration	8	2,771	3,237
Training		390	0
Pension Deficit Contribution		12	2,356
Miscellaneous		0	173
Amounts passed on to other causes	9	14,044	12,047
Total Payments		82,644	83,286
Net receipts for the year		4,836	349
Cash Balance B/Fwd at 1 January 2023		61,095	60,746
Cash Balance at 31 December 2023		65,931	61,095
CAF Cash Account		157	331
CAF Gold Account		36,252	30,431
Lloyds Cash Account		42	190
BU - Baptist Together Deposit Account		32,328	31,006
		68,779	61,958
Add: Not Credited at Bank		367	0
		69,146	61,958
Less Restricted Funds held at 31 December 2023	10		
Stourbridge Girls and Boys Brigade Cash		-491	-863
Clovelly Hall Deposits		-720	0
Donation from Run Ragged		-2,004	0
General Fund cash assets		65,931	61,095

NEW CHURCH BUILDING FUND - RESTRICTED	Note	2023	2022
Receipts			
Offerings		38,170	31,321
Donations and other income		20,189	54,480
Gift aid		11,524	19,721
Bank interest		23,037	8,720
Fund Raising Events		1,019	760
Miscellaneous		0	17
Total Receipts		93,939	115,019
Payments			
Administration		114	101
Professional Fees		16,014	26,466
Total Payments		16,128	26,567
Net receipts for the year		77,811	88,452
Cash Balances B/Fwd at 1 January 2023		820,425	731,973
Cash Balance at 31 December 2023		898,236	820,425
CAF Cash Account		46	195
CAF Gold Account		121,835	65,169
Dudley Building Society		287,928	284,826
Kingdom Bank		261	259
HEBA Bank Account		0	0
BU Baptist Together Deposit Account		488,063	469,976
Receipts not credited at bank		103	0
Building Fund cash assets at 31 December 2023		898,236	820,425

OTHER CHURCH GROUPS	Note	2023	2022
Receipts			
1st Peters Hill Girls' Brigade Company		7,092	6,051
mainly music		1,468	942
A.C.T.S.		757	732
Other Church Groups total receipts		9,317	7,725
Payments			
1st Peters Hill Girls' Brigade Company		6,765	6,577
mainly music		1,086	855
A.C.T.S.		610	548
Other Church Groups total payments		8,461	7,980
Other church groups Surplus for the year		856	-255
Cash Balance at 1 January 2023 B/Fwd		4,124	4,379
Cash Balance at 31 December 2023		4,980	4,124
Cash assets			
1st Peters Hill Girls' Brigade Company		3,994	3,666
mainly music		628	246
ACTS		358	212
		4,980	4,124

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2023

	2023	2022
Assets		
Cash Assets		
Church Fund	65,931	61,095
Building Fund	898,236	820,425
Other Groups	4,980	4,124
	969,147	885,644
Non-monetary assets (insurance valuation)		
Church building (including pipe organ)	2,708,128	2,629,252
Contents	99,564	96,664
Manse	329,410	314,622
Total Assets	4,106,249	3,926,182
Liabilities		
Current	0	0
Long term	11 8,000	24,100
Total Liabilities	8000	24100

The accounts and statement of assets and liabilities as set out on pages 1-4 relating to the year ended 31 December 2023 are as approved by the deacons.

Signed:David Davies

Date:

Hope Baptist Church, Stourbridge

NOTES TO ACCOUNTS 2023

	Note	2023 Unrestricted Fund	2023 Restricted Fund	2023 Total
Basis of accounts	1			
The accounts have been prepared on a receipts and payments basis in accordance with Section 42(3) of the Charities Act 1993				
Offerings	2			
Monthly & pledged weekly giving		55,271	0	55,271
Free will giving		1,412	0	1,412
		56,683	0	56,683
Rent of premises	3			
Church		909	0	909
Manse		11,225	0	11,225
		12,134	0	12,134
Raised for other causes	4			
BMS		0	395	395
Home Mission Fund		0	250	250
BU - Ukraine Appeal		0	1,355	1,355
Debt Advice Stourbridge		0	839	839
Africa Inland Mission		0	840	840
Rebirth of Kosova Church in Gjakove		0	840	840
		0	4,519	4,519
Ministry	5			
Minister's stipend		32,926	0	32,926
Pension contribution		4,219	0	4,219
Minster's expenses		2,551	0	2,551
Pulpit supplies		469	0	469
		40,165	0	40,165
Manse	6			
Insurance		392	0	392
Council Tax & Water Rate		2,253	0	2,253
Maintenance		192	0	192
Unoccupied Costs		0	0	0
Rent to Rev & Mrs D Morris		11,225	0	11,225
		14,062	0	14,062
Upkeep of Church premises	7			
Fuel Costs		4,362	0	4,362
Utilities & insurance		2,887	0	2,887
Maintenance & equipment		1,108	0	1,108
Cleaning		2,121	0	2,121
		10,478	0	10,478
Administration	8			
Printing & stationery		853	0	853
Telephone & internet		348	0	348
Fees - BU, HEBA, CCLI, Data Development etc		1,509	0	1,509
Bank Charges		61	0	61
		2,771	0	2,771

Amounts passed on to other causes	9			
BMS		3,880	395	4,275
Home Mission Fund		3,900	250	4,150
Black Country Food Bank		175	0	175
Stourbridge Food Bank		100	0	100
Street Pastors		275	0	275
HEBA Benevolent Fund		120	0	120
Debt Advice Stourbridge		275	839	1,114
Open Doors		250	0	250
Churches Together in Stourbridge		50	0	50
Love Stourbridge		500	0	500
BU - Ukraine Appeal		0	1,355	1,355
Africa Inland Mission		0	840	840
Rebirth of Kosova Church in Gjakove		0	840	840
		9,525	4,519	14,044

Restricted Funds 10

The balance of the sum, derived from the closure of the Stourbridge Girls and Boys Brigade, is being held in a restricted fund to resource future provision for children and young people.

The donation following the closure of Run Ragged is being held for future development of children & young people

The deposits for the Clovelly Hall are held for the forthcoming Church Weekend in April 2024

Baptist Pension Fund - Deficit 11

Pension Scheme Liabilities

The following was received from the Pension and BUGB Trustees on 12 September 2023:-

‘The Pension and BUGB Trustees sent a joint communication to your organisation at the end of July 2022 regarding the recent Buy In with Just. As a result of that announcement no further employer debt estimate reports will be published for the time being, although this will continue to be kept under review. Effectively there is no shortfall debt at the present time. However, there will be an administrative cost of £1,000 to process any employers leaving the Scheme. It is important to be aware that cessation events will still be triggered even in a no-debt situation, and we must continue to manage them in line with regulations set out in The Occupational Pension Schemes (Employer Debt) Regulations 2005. Please contact pensions@baptist.org.uk if your organisation needs to discuss a cessation event and the options available.

If your organisation is in a Period of Grace which commenced prior to 30th June 2022, a debt remains payable should you wish to end the Period of Grace before you have a new active or interim member of the Scheme in place. The amount due is that which was calculated at the commencement of the Period of Grace, minus the Deficit Recovery Contributions paid over the intervening period. If your organisation is in a Period of Grace which commenced after 30 June 2022, the administrative cost noted above would be payable should you wish to end the Period of Grace before you have a new active or interim member.’

Report of the Independent Examiner to the Trustees of Hope Baptist Church Stourbridge

On the accounts for the year ended 31 December 2023

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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.

It is my responsibility to:

- 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 Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Debbie Southall

Signed by the Examiner D Southall

Name **Debbie Southall**

Date 14 January, 2024

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DY5 2NX

HOPE BAPTIST CHURCH STOURBRIDGE

England & Wales - Charity number 1174234

Accounts

HOPE BAPTIST CHURCH STOURBRIDGE
Statutory Information 2022

Registered Address

Hope Baptist Church, Chapel Street, Stourbridge, West Midlands, DY8 1BZ

Charity Registration No. – 1174234

Website www.hopebaptistchurchstourbridge.org.uk

Trustees

Rev David Morris	Trustee/Minister
Mrs Diana Seeney	Trustee (Secretary)
Mr Alan Sanders	Trustee (Treasurer)
Mr David Davies	Trustee (Deputy treasurer appointed July 2022)
Mrs Kay Hannah	Trustee (appointed March 2022)
Mr Stuart Kidd	Trustee
Mrs Gillian Robb	Trustee
Mr Austin Rowlands	Trustee
Mrs Rosemary Umbers	Trustee
Mrs Rachel Westbury	Trustee

Property Trustees

Heart of England Baptist Association
Registered office: 480 Chester Road
Sutton Coldfield
West Midlands B73 5BP

Banks used

Lloyds Bank – Stourbridge, West Midlands
CAF Bank – West Malling, Kent
Kingdom Bank – Ruddington, Nottingham
Dudley Building Society – Stourbridge, West Midlands
Baptist Union Corporation

Independent Examiner

Mrs Debbie Southall

Annual Report for 2022

The Trustees present this, their annual report and financial statements for Hope Baptist Church for the year 2022.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination and this to include the promotion of education and community efforts and charitable purposes in other parts of the United Kingdom and of the world as the Church shall determine.

The Church owns and occupies premises built in 1836 at Chapel Street, Stourbridge, DY8 1BZ – and the original deeds of the property are held by Heart of England Baptist Association.

Organisational Structure and Decision making Process

Members of the Church are accepted into membership in accordance with the Constitution which requires them to have been baptised in the manner described in the Baptist Union's Declaration of Principle i.e. baptism by immersion, or upon profession of faith in Jesus Christ. Also membership is accepted 'by transfer' from other Christian Churches. All attend a membership course prior to recommendation to the Church Members' Meeting. All members are required to understand the full responsibilities of church membership as set out in the constitution.

The members meeting takes place bi-monthly and the members have responsibility ultimately for the overall policy and decision making of the church. In accordance with the Constitution the Trustees number between 7 and 12 members (to be known as the diaconate) the majority of whom must have been baptised, plus the Minister. The offices of Secretary and Treasurer must be appointed annually from within the membership. The Minister and Deacons/Trustees are all appointed by the members. The minister and diaconate are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members of the diaconate/trustees are encouraged to take an appropriate part in the spiritual and practical tasks involved in the achieving of the charitable objective.

David Davies was appointed deputy treasurer in July 2022 with a view to taking over the role of treasurer in 2023.

Certain matters or decisions are submitted to the Church Meeting by the Trustees, sometimes for guidance and sometimes as a recommendation, but decisions are always made after consultation and discussion and normally by agreed majority votes but consensus is often utilised where appropriate.

Objectives and activities

In order to achieve the principal objective set out above the Church provides a variety of activities both to the community generally and of course to its membership. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord – 'committed to loving serving and sharing Jesus'.

Central to the work and witness of the Church is the provision of regular public services of Christian worship and these take place every Sunday at 10.30am. Evening services have been discontinued except for special occasions e.g. Advent, Christmas and Baptism. The children of the church take part in the first part of each morning service before leaving for focussed teaching in age bands within 'Sunday Club'.

The church is a friendly and welcoming fellowship and anyone and everyone is free to attend and encouraged so to do.

Within all of the activities above the church underpins its work by operating a system ensuring that all people working with children and vulnerable adults are appropriately vetted with regard to DBS Safeguarding. Additionally any newly appointed trustees will immediately have DBS checks carried out for authorisation to be agreed without delay.

Training and Ministry

Rev David Morris MA was appointed as minister in September 2016 and we have been encouraged and inspired with his teaching and pastoral heart.

In addition to the regular monthly trustee meetings, the group meet for at least one full morning each year for worship and discussion looking at the way ahead.

The monthly meetings of the diaconate resumed as face to face meetings in September 2021.

Services continue to be streamed via Face book for those unable to attend worship in the chapel. We rejoiced in a service of believers baptism service in September when two friends were baptised.

Church Meetings including the AGM were held in the chapel and ZOOM attendance was discontinued from the autumn. All meetings were extremely well attended and quorate.

Achievements and Performance

The church measures the success of its programme less against numbers and rather more in terms of the fellowship we offer and enjoy and the levels of encouragement we bring to others and indeed that they bring to the church as a whole and also to the community through their service and outreach. The Trustees recognise that these are difficult features to measure, but these are positive times in that the church seems to be more and more looking outwards into the community and there is a readiness by everyone to accept the need to do so. A pastoral team looks out for the fellowship and reports needs to the pastor.

During 2022 two friends sadly died and two others lapsed and were removed from the membership roll. In December 2022 the membership of the church stood at 79. Attendance at worship services increased steadily through the year and a few join on line each week, sometimes from outside the UK. The baptismal service in September saw two members witnessing to their faith following a baptismal course.

The Girls' Brigade Company which meets at Peters Hill Primary School continued to grow and enjoyed a varied programme of badge-work until Spring Bank Holiday after which they met for a summer programme off site.

The five house groups and 'The Young Hopefuls' met regularly (usually fortnightly) throughout the year. All the young people are musical and played for the Easter and Christmas services.

'Open the Book' assemblies at Greenfield School resumed in September with the team leading an assembly once each half term. The pastor was also invited to special events.

Monthly 'worship and conversation' with two care homes resumed but one has since been unable to accommodate us.

A 'mainly music' toddler group affiliated to mainly music uk is very well attended and numbers reached capacity for the building. A Saturday Special was introduced for family members unable to get there in the week and that has proved to be very popular.

Other regular groups – ACTS, Oh Sew Hopeful, Table Tennis and Ladies Fellowship began meeting again but sadly Ladies Fellowship closed for the last time in December 2022 due to declining numbers and leadership. Coffee Time resumed in September and added a 'Warm Space Welcome' to any in the community in need of such a facility. One family came just before Christmas to enjoy the warm space, refreshments and fellowship.

The trustees have begun a review of all policies which underpin the above activities and work of the church.

The church continues to be really encouraged by the support and gratitude of the local town council and town centre management committee for the work done as a church and as part of the 'Churches Together in Stourbridge'. At Easter

the Walk of Witness and service restarted and at Christmas we joined others for carol singing in the town once again. Later in the day friends sang in the area around our new community of Beauty Bank.

The church fully supports the Black Country Food Bank, Stourbridge Street Pastors and the Life Centre Debt Advice. Donations to the Food Bank have been extremely generous during the year. Several members are volunteers with Safe Families for Children.

Relocation and Building fund

In early 2010 the old Hanbury Hill church agreed a vision to relocate at some point and to work towards that end. In association with this a Building Fund was established and monies continue to be raised towards the purchase of land and eventually a new building with many plans and processes under way to help achieve this plan with a particular desire to extend further our community work and witness - always guided by, and mindful of, the need to seek God's will for the church in all of this.

The Redevelopment Advisory Group (RAG) has looked at the redevelopment of the old premises as well as continuing to explore the Bradley Rd site. It has met regularly throughout the year, fully reporting developments to the diaconate and church members meeting. A new group was also formed to focus on fundraising. Plans for the new Hope Centre in Bradley Rd were submitted to Dudley Council Planning Dept. in March and planning permission was received in October.

Financial review

The church continues to raise the funds it needs to carry on its activities mainly from within its own membership and congregation.

The church expressed and continues to express its part in the life of the wider church by making gifts to Christian organisations including some within the Baptist Family, and of course within and compatible with the church's own charitable status. The church greatly appreciates that it is heavily dependant upon its membership working as volunteers in all aspects of the church's activities, many of which run with little or even no impact on the church's expenditure and budget but nevertheless contribute greatly to the achievement of the church's objectives.

The financial results of the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The budget of the church is met year by year and has been, once more in 2022.

During the year the trustees reviewed the reserves policy and it was raised to £50 000. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have also made an assessment of the major risks facing the church, and are satisfied that there are effective policies in place to minimise these risks.

Finance is very successfully managed by a team, currently overseen by Mr Alan Sanders, treasurer.

This report was approved by the trustees on *12th June 2023* and signed on their behalf by –

Diana J Seeney
Secretary

Rev David J Morris
Minister / Chair

Alan Sanders
Treasurer

HOPE BAPTIST CHURCH, STOURBRIDGE

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2022	2021
Offerings	2	54,481	51,534
Donations and other income		900	1,515
Gift aid		11,475	12,130
Bank interest		652	140
Rent of premises	3	11,812	11,615
Raised for other causes	4	3,235	1,525
Miscellaneous income		1,080	600
Total Receipts		83,635	79,059
Payments			
Ministry	5	37,971	35,874
Manse	6	13,727	14,480
Fellowship costs		713	471
Mission		382	356
Upkeep of church premises	7	12,680	8,116
Administration	8	3,237	2,640
Pension Deficit Contribution		2,356	3,971
Miscellaneous		173	0
Amounts passed on to other causes	9	12,047	10,830
Total Payments		83,286	76,738
Net receipts for the year		349	2,321
Cash Balance B/Fwd at 1 January 2022		60,746	58,425
Cash Balance at 31 December 2022		61,095	60,746
CAF Cash Account		331	144
CAF Gold Account		30,431	30,830
Lloyds Cash Account		190	64
BU - Baptist Together Deposit Account		31,006	30,458
Less: Stourbridge Girls and Boys Brigade Cash	10	-863	0
Less: Clovelly Hall Deposits		0	-750
General Fund cash assets		61,095	60,746

NEW CHURCH BUILDING FUND	Note	2022	2021
Receipts			
Offerings		31,321	14,470
Donations and other income		54,480	56,551
Gift aid		19,721	11,980
Bank interest		8,720	2,445
Fund Raising Events		760	2,060
Miscellaneous		17	0
Total Receipts		115,019	87,506
Payments			
Administration		101	96
Professional Fees		26,466	8,655
Total Payments		26,567	8,751
Net receipts for the year		88,452	78,755
Cash Balances B/Fwd at 1 January 2022		731,973	653,218
Cash Balance at 31 December 2022		820,425	731,973
CAF Cash Account		195	30
CAF Gold Account		65,169	67,804
Dudley Building Society		284,826	283,332
Kingdom Bank		259	259
HEBA Bank Account		0	67,038
BU Baptist Together Deposit Account		469,976	313,510
Receipts not credited at bank			0
Building Fund cash assets at 31 December 2022		820,425	731,973

OTHER CHURCH GROUPS	Note	2022	2021
Receipts			
1st Stourbridge Girls' Brigade Company		0	1,798
1st Peters Hill Girls' Brigade Company		6,051	3,063
mainly music		942	388
A.C.T.S.		732	308
Other Church Groups total receipts		7,725	5,557
Payments			
1st Stourbridge Girls' Brigade Company		0	1,725
1st Peters Hill Girls' Brigade Company		6,577	2,952
mainly music		855	406
A.C.T.S.		548	1,174
Other Church Groups total payments		7,980	6,257
Other church groups deficit for the year		-255	-700
Cash Balance at 1 January 2022 B/Fwd *		4,379	5,982
Cash Balance at 31 December 2022		4,124	5,282
Cash assets			
1st Stourbridge Girls' Brigade Company		0	903
1st Peters Hill Girls' Brigade Company		3,666	4,192
mainly music		246	158
ACTS		212	29
		4,124	5,282

* 1st Stourbridge Girls' Brigade Company Account closed and the balance was paid into the General Fund

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2022

	2022	2021
Assets		
Cash Assets		
Church Fund	61,095	60,746
Building Fund	820,425	731,973
Other Groups	4,124	5,282
	885,644	798,001
Non-monetary assets (insurance valuation)		
Church building (including pipe organ)	2,629,252	2,302,340
Contents	96,664	84,645
Manse	314,622	265,951
Total Assets	3,926,182	3,450,937
Liabilities		
Current	0	0
Long term	11 8,000	24,100
Total Liabilities	8,000.00	24,100.00

The accounts and statement of assets and liabilities as set out on pages 1-4 relating to the year ended 31 December 2022 are as approved by the deacons.

Signed: Alan Sanders

Date:

Hope Baptist Church, Stourbridge

NOTES TO ACCOUNTS 2022

	Note	2022 Unrestricted Fund	2022 Restricted Fund	2022 Total
Basis of accounts	1			
The accounts have been prepared on a receipts and payments basis in accordance with Section 42(3) of the Charities Act 1993				
Offerings	2			
Monthly & pledged weekly giving		52,425	0	52,425
Free will giving		2,056	0	2,056
		54,481	0	54,481
Rent of premises	3			
Church		1,062	0	1,062
Manse		10,750	0	10,750
		11,812	0	11,812
Raised for other causes	4			
BMS		0	600	600
Home Mission Fund		0	350	350
BU - Ukraine Appeal		0	2,285	2,285
		0	3,235	3,235
Ministry	5			
Minister's stipend		30,862	0	30,141
Pension contribution		3,936	0	3,850
Minster's expenses		2,673	0	1,567
Pulpit supplies		500	0	316
		37,971	0	35,874
Manse	6			
Insurance		414	0	414
Council Tax & Water Rate		2,096	0	2,096
Maintenance		467	0	467
Unoccupied Costs		0	0	0
Rent to Rev & Mrs D Morris		10,750	0	10,750
		13,727	0	13,727
Upkeep of Church premises	7			
Fuel Costs		5,646	0	5,646
Utilities & insurance		2,580	0	2,580
Maintenance & equipment		2,481	0	2,481
Cleaning		1,973	0	1,973
		12,680	0	12,680
Administration	8			
Printing & stationery		382	0	382
Telephone & internet		373	0	373
Fees - BU, HEBA, CCLI, Data Development etc		2,400	0	2,400
Bank Charges		82	0	82
		3,237	0	3,237

Amounts passed on to other causes	9			
BMS		3,787	600	4,387
Home Mission Fund		3,780	350	4,130
Black Country Food Bank		275	0	275
Street Pastors		275	0	275
HEBA Benevolent Fund		120	0	120
Debt Advice Stourbridge		275	0	275
Open Doors		250	0	250
Churches Together in Stourbridge		50	0	50
BU - Ukraine Appeal		0	2,285	2,285
		8,812	3,235	12,047

Restricted Funds 10

This sum, derived from the closure of the Stourbridge Girls and Boys Brigade, is being held in a restricted fund to resource future provision for children and young people.

Baptist Pension Fund - Deficit 11

Pension Scheme Liabilities

The Church is a participating employer 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 was made as at 31 December 2019 by a professionally qualified Actuary using 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 were collectively responsible for funding this deficit and began to make monthly Deficit Recovery Contributions. At 30 June 2022, the pension liability of this church amounted to £8,000 which we was being paid down at a rate of about £4,000 per year.

In August 2022, we were informed by the Scheme that it had signed an agreement with the insurance company Just Group to secure members' pension benefits. This transaction had taken the Scheme out of a shortfall position. Although risks remain, the Scheme reduced the deficit recovery contributions from each participating employer in the DB Plan to just £1 per month.

The Trustee made the following proviso:

"Currently, The Scheme trustees do not anticipate reinstating the requirement to pay full DRCs in the future but we cannot rule that out at this stage. Participating employers remain responsible for providing a share of any additional funds."

Report of the Independent Examiner to the Trustees of Hope Baptist Church Stourbridge

On the accounts for the year ended 31 December 2022

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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.

It is my responsibility to:

- 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 Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Debbie Southall

Signed by the Examiner

Name **Debbie Southall**

Date **2 February, 2023**

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DY5 2NX

HOPE BAPTIST CHURCH STOURBRIDGE

England & Wales - Charity number 1174234

Accounts

HOPE BAPTIST CHURCH STOURBRIDGE
Statutory Information 2021

Registered Address

Hope Baptist Church, Chapel Street, Stourbridge, West Midlands, DY8 1BZ

Charity Registration No. - 1174234

Website www.hopebaptistchurchstourbridge.org.uk

Trustees

Rev David Morris	Trustee/Minister
Mrs Diana Seeney	Trustee (Secretary)
Mr Alan Sanders	Trustee (Treasurer)
Mr David Davies	Trustee
Mrs Rosemary Gripton	Trustee (resigned June 2021)
Mr Stuart Kidd	Trustee
Mrs Gillian Robb	Trustee
Mr Austin Rowlands	Trustee (appointed March 2021)
Mrs Rosemary Umbers	Trustee
Mrs Rachel Westbury	Trustee

Property Trustees

Heart of England Baptist Association
BMS International Mission Centre
24 Weoley Park Road
Selly Oak
Birmingham
B29 6QX

Banks used

Lloyds Bank - Stourbridge, West Midlands
CAF Bank - West Malling, Kent
Kingdom Bank - Ruddington, Nottingham
Dudley Building Society - Stourbridge, West Midlands

Independent Examiner

Mrs Debbie Southall

Annual Report for 2021

The Trustees present this, their annual report and financial statements for Hope Baptist Church for the year 2021.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination and this to include the promotion of education and community efforts and charitable purposes in other parts of the United Kingdom and of the world as the Church shall determine. The Church owns and occupies premises built in 1836 at Chapel Street, Stourbridge, DY8 1BZ - and the original deeds of the property are held by Heart of England Baptist Association.

Organisational Structure and Decision making Process

Members of the Church are accepted into membership in accordance with the Constitution which requires them to have been baptised in the manner described in the Baptist Union's Declaration of Principle i.e. baptism by immersion, or upon profession of faith in Jesus Christ. Also membership is accepted 'by transfer' from other Christian Churches. All attend a membership course prior to recommendation to the Church Members' Meeting. All members are required to understand the full responsibilities of church membership as set out in the constitution.

The members meeting normally takes place bi-monthly and the members have responsibility ultimately for the overall policy and decision making of the church. In accordance with the Constitution the Trustees number between 7 and 12 members (to be known as the diaconate) the majority of whom must have been baptised, plus the Minister. The offices of Secretary and Treasurer must be appointed annually from within the diaconate. The Minister and Deacons/Trustees are all appointed by the members. The minister and diaconate are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members of the diaconate/trustees are encouraged to take an appropriate part in the spiritual and practical tasks involved in the achieving of the charitable objective.

Certain matters or decisions are submitted to the Church Meeting by the Trustees, sometimes for guidance and sometimes as a recommendation, but decisions are always made after consultation and discussion and normally by agreed majority votes but consensus is often utilised where appropriate.

Objectives and activities

In order to achieve the principal objective set out above the Church provides a variety of activities both to the community generally and of course to its membership. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord - 'committed to loving serving and sharing Jesus'.

Central to the work and witness of the Church is the provision of regular public services of Christian worship and these take place every Sunday at 10.30am. Evening services have been discontinued except for special occasions e.g. Advent, Christmas and Baptism. The children of the church take part in the first part of each morning service before leaving for focussed teaching in age bands within 'Sunday Club'.

The church is a friendly and welcoming fellowship and anyone and everyone is free to attend and encouraged so to do.

Within all of the activities above the church underpins it's work by operating a system ensuring that all people working with children and vulnerable adults are appropriately vetted with regard to DBS Safeguarding. Additionally any newly appointed trustees will immediately have DBS checks carried out for authorisation to be agreed without delay.

Training and Ministry

Rev David Morris MA was appointed as minister in September 2016 and we have been encouraged and inspired with his teaching and pastoral heart. In addition to the regular monthly trustee meetings, the group meet for at least one full morning each year for worship and discussion looking at the way ahead. The monthly meetings of the diaconate were held via ZOOM until September 2021 when they resumed as face to face meetings.

Services in the chapel were streamed via Face book until March 21st 2021. Then for 5 months folk were able to 'book' numbered seats. Things returned to normal from September but still with Covid safe practices in place. We rejoiced in a baptismal service on November 28th when two members were baptised.

Church Meetings including the AGM in March were held on ZOOM but from May we also encouraged members to participate in person in the chapel. All meetings were extremely well attended and quorate. An additional meeting took place in August to meet the architect and look at plans for a possible new development before plans were submitted to the council.

Achievements and Performance

The church measures the success of its programme less against numbers and rather more in terms of the fellowship we offer and enjoy and the levels of encouragement we bring to others and indeed that they bring to the church as a whole and also to the community through their service and outreach. The Trustees recognise that these are difficult features to measure, but these are positive times in that the church seems to be more and more looking outwards into the community and there is a readiness by everyone to accept the need to do so. During lockdown this pastoral care for one another increased and was really appreciated by all. A pastoral system was established ensuring everyone is reached on a regular basis and the group leaders met in August to report and pray for pastoral needs.

During 2021 two friends sadly died but three others became members following a membership course led by the minister. In December 2021 the membership of the church stood at 83. Attendance at worship services has remained steady through the means of attendance plus streaming. The baptismal service on November 28th saw two members witnessing to their faith following a baptismal course.

1st Stourbridge Girls' Brigade Company with Boys in Trust kept in touch with members via texts and deliveries of small gifts during lockdown. A second Girls' Brigade Company at Peters Hill Primary School kept in touch via weekly ZOOM meetings and delivery of activities throughout lockdown. Both groups resumed face to face meetings with a summer programme outdoors and then normal activities in September.

The five house groups kept in touch with members through phone calls, zoom meetings and a few socially distanced gatherings during the year. Most of the groups resumed face to face meetings in September. 'The Young Hopefuls' kept in touch through ZOOM for most of the year with just a few socially distanced gatherings before resuming in September. All the young people are musical and recorded music for the Christmas services.

'Open the Book' teams were not allowed into school during the year but we were so pleased that our minister Rev Dave Morris was invited into one of the schools to lead harvest and Christmas assemblies. We look forward to returning to school as soon as it is safe to do so.

We were unable to continue our monthly 'worship and conversation' work with three local care homes but did manage to share Christmas carols with them.

A 'mainly music' toddler group affiliated to mainly music uk was becoming very popular as we went into lockdown and although weekly sessions continued via ZOOM it was good to get back to face to face sessions from June 28th. Numbers grew steadily after September.

Other regular groups – ACTS, Oh Sew Hopeful, Table Tennis and Tuesday Fellowship began meeting as soon as they could with COVID safe practices in place. Coffee Time was unable to restart their weekly group but aims to do so as soon as possible.

The church continues to be really encouraged by the support and gratitude of local town council and town centre management committee for the work done as a church and as part of the 'Churches Together in Stourbridge'. At Christmas we joined others for carol singing in the town once again and later in the day outside our chapel on Hanbury Hill.

The church fully supports the Black Country Food Bank, and Stourbridge Street Pastors and the Life Debt Advice Service. Donations to the Food Bank have been extremely generous during the year. Several friends have also responded to Dudley's telephone befriending service and several members are volunteers with Safe Families for Children.

Relocation and Building fund

In early 2010 the old Hanbury Hill church agreed a vision to relocate at some point and to work towards that end. In association with this a Building Fund was established and monies continue to be raised towards the purchase of land and eventually a new building with many plans and processes under way to help achieve this plan with a particular desire to extend further our community work and witness - always guided by, and mindful of, the need to seek God's will for the church in all of this.

The Redevelopment Advisory Group (RAG) has looked at the redevelopment of the old premises as well as continuing to explore the Bradley Rd site. It has met regularly throughout the year, fully reporting developments to the diaconate and church members meeting. A new group was also formed to focus on fundraising.

Financial review

The church continues to raise the funds it needs to carry on its activities mainly from within its own membership and congregation. A successful Gift Day and Sale of Work was held in December particularly to raise funds for a new building.

The church expressed and continues to express its part in the life of the wider church by making gifts to Christian organisations including some within the Baptist Family, and of course within and compatible with the church's own charitable status. The church greatly appreciates that it is heavily dependant upon its membership working as volunteers in all aspects of the church's activities, many of which run with little or even no impact on the church's expenditure and budget but nevertheless contribute greatly to the achievement of the church's objectives.

The financial results of the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The budget of the church is met year by year and has been, once more in 2020.

During the year the trustees reviewed the reserves policy and it was raised to £50 000. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have also made an assessment of the major risks facing the church, and are satisfied that there are effective policies in place to minimise these risks.

Finance is very successfully managed by a team, overseen by Mr Alan Sanders, treasurer.

This report was approved by the trustees on *4th August 2022* and signed on their behalf by –

Diana J Seeney

D J Morris

A Sanders

Diana J Seeney
Secretary

Rev David J Morris
Minister / Chair

Alan Sanders
Treasurer

HOPE BAPTIST CHURCH, STOURBRIDGE

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2021	2020
Offerings	2	51,534	54,861
Donations and other income		1,515	393
Gift aid		12,130	12,082
Bank interest		140	190
Rent of premises	3	11,615	11,310
Raised for other causes	4	1,525	3,375
Miscellaneous income		600	11
Total Receipts		79,059	82,222
Payments			
Ministry	5	35,874	34,406
Manse	6	14,480	16,142
Fellowship costs		471	416
Mission		356	0
Upkeep of church premises	7	8,116	10,151
Administration	8	2,640	2,565
Pension Deficit Contribution		3,971	2,927
Professional Fees - Amalgamation		0	0
Professional Fees - General		0	1,590
Miscellaneous		0	510
Amounts passed on to other causes	9	10,830	12,714
Total Payments		76,738	81,421
Net receipts for the year		2,321	801
Cash Balance B/Fwd at 1 January 2021		58,425	57,624
Cash Balance at 31 December 2021		60,746	58,425
CAF Cash Account		144	263
CAF Gold Account		30,830	25,209
Lloyds Cash Account		64	2,633
BU - Baptist Together Deposit Account		30,458	30,320
Receipts not credited at bank		0	0
Less: Clovelly Hall Deposits		-750	0
General Fund cash assets		60,746	58,425

NEW CHURCH BUILDING FUND	Note	2021	2020
Receipts			
Offerings		14,470	10,540
Donations and other income		56,551	6,070
Gift aid		11,980	2,550
Bank interest		2,445	4,587
Fund Raising Events		2,060	0
Miscellaneous		0	0
Total Receipts		87,506	23,747
Payments			
Administration		96	60
Professional Fees		8,655	480
Total Payments		8,751	540
Net receipts for the year		78,755	23,207
Cash Balances B/Fwd at 1 January 2021		653,218	630,011
Cash Balance at 31 December 2021		731,973	653,218
CAF Cash Account		30	100
CAF Gold Account		67,804	71,420
Dudley Building Society		283,332	202,620
Kingdom Bank		259	259
HEBA Bank Account		67,038	66,738
BU Baptist Together Deposit Account		313,510	312,081
Receipts not credited at bank		0	0
Building Fund cash assets at 31 December 2021		731,973	653,218

OTHER CHURCH GROUPS	Note	2021	2020
Receipts			
1st Stourbridge Girls' Brigade Company		1,798	451
1st Peters Hill Girls' Brigade Company		3,063	3,095
mainly music		388	280
A.C.T.S.		308	340
Other Church Groups total receipts		5,557	4,166
Payments			
1st Stourbridge Girls' Brigade Company		1,725	450
1st Peters Hill Girls' Brigade Company		2,952	2,692
mainly music		406	339
A.C.T.S.		1,174	657
Other Church Groups total payments		6,257	4,138
Other church groups deficit for the year		-700	28
Cash Balance at 1 January 2021 B/Fwd		5,982	5,954
Cash Balance at 31 December 2021		5,282	5,982
Cash assets			
1st Stourbridge Girls' Brigade Company		903	830
1st Peters Hill Girls' Brigade Company		4,192	4,080
mainly music		158	177
ACTS		29	895
		5,282	5,982

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2021

	2021	2020
Assets		
Cash Assets		
Church Fund	60,746	58,425
Building Fund	731,973	653,218
Other Groups	5,282	5,982
	798,001	717,625
Non-monetary assets (insurance valuation)		
Church building (including pipe organ)	2,302,340	2,145,689
Contents	84,645	78,886
Manse	265,951	245,000
Total Assets	3,450,937	3,187,200
Liabilities		
Current	0	0
Long term	10 24,100	33,300
Total Liabilities	24,100.00	33,300.00

The accounts and statement of assets and liabilities as set out on pages 1-4 relating to the year ended 31 December 2021 are as approved by the deacons.

Signed: Alan Sanders

Date:

Hope Baptist Church, Stourbridge

NOTES TO ACCOUNTS 2021

	Note	2021 Unrestricted Fund	2021 Restricted Fund	2021 Total
Basis of accounts	1			
The accounts have been prepared on a receipts and payments basis in accordance with Section 42(3) of the Charities Act 1993				
Offerings	2			
Monthly & pledged weekly giving		50,991	0	50,991
Free will giving		543	0	543
		51,534	0	51,534
Rent of premises	3			
Church		1,115	0	1,115
Manse		10,500	0	10,500
		11,615	0	11,615
Raised for other causes	4			
BMS		0	754	754
Home Mission Fund		0	389	389
Mary Stevens Hospice		0	82	82
India Appeal		0	300	300
		0	1,525	1,525
Ministry	5			
Minister's stipend		30,141	0	30,141
Pension contribution		3,850	0	3,850
Minster's expenses		1,567	0	1,567
Pulpit supplies		316	0	316
		35,874	0	35,874
Manse	6			
Insurance		782	0	782
Council Tax & Water Rate		2,077	0	2,077
Maintenance		996	0	996
Unoccupied Costs		125	0	125
Rent to Rev & Mrs D Morris		10,500	0	10,500
		14,480	0	14,480
Upkeep of Church premises	7			
Fuel Costs		3,908		3,908
Utilities & insurance		2,274	0	2,274
Maintenance & equipment		185	0	185
Cleaning		1,749		1,749
		8,116	0	8,116
Administration	8			
Printing & stationery		687	0	687
Telephone & internet		656	0	656
Fees - BU, HEBA, CCLI, Data Development etc		1,190	0	1,190
Bank Charges		107		107
		2,640	0	2,640

Amounts passed on to other causes	9			
BMS		3,980	754	4,734
Home Mission Fund		3,780	389	4,169
Black Country Food Bank		275	0	275
Street Pastors		275	0	275
HEBA Benevolent Fund		120	0	120
Debt Advice Stourbridge		275	0	275
Mary Stevens Hopice		0	82	82
India Appeal		100	300	400
Run Ragged		200	0	200
Open Doors		250	0	250
Churches Together in Stourbridge		50	0	50
			0	0
		9,305	1,525	10,830

Baptist Pension Fund - Deficit

10

Pension Scheme Liabilities

The Church is a participating employer 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 as at 31 December 2019 by a professionally qualified Actuary using 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.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £330.95, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £24,100 as at 31st December 2021.

**Report of the Independent Examiner
to the Trustees of Hope Baptist Church Stourbridge**

On the accounts for the year ended 31 December 2021

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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.

It is my responsibility to:

- • 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 Charities Act, and
- • to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Examiner **D. Southall**

Name **Debbie Southall**

Date **18 February 2022**

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DY5 2NX

HOPE BAPTIST CHURCH STOURBRIDGE

England & Wales - Charity number 1174234

Accounts

HOPE BAPTIST CHURCH STOURBRIDGE
Statutory Information 2020

Registered Address

Hope Baptist Church, Chapel Street, Stourbridge, West Midlands, DY8 1BZ

Charity Registration No. – 1174234

Website www.hopebaptistchurchstourbridge.org.uk

Trustees

Rev David Morris	Trustee/Minister
Mrs Diana Seeney	Trustee (Secretary)
Mr Alan Sanders	Trustee (Treasurer)
Mr David Davies	Trustee
Mrs Manjula Dean	Trustee resigned July 2020
Mrs Rosemary Gipton	Trustee
Mr Stuart Kidd	Trustee
Mrs P Ann Nash	Trustee resigned July 2020
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Mrs Rachel Westbury	Trustee

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Independent Examiner

Mrs Debbie Southall

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Objectives and activities

In order to achieve the principal objective set out above the Church provides a variety of activities both to the community generally and of course to its membership. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord – 'committed to loving serving and sharing Jesus'.

Central to the work and witness of the Church is the provision of regular public services of Christian worship and these take place every Sunday at 10.30am. Evening services have been discontinued except for special occasions e.g. Advent, Christmas and Baptism. The children of the church take part in the first part of each morning service before leaving for focussed teaching in age bands within 'Sunday Club'.

The church is a friendly and welcoming fellowship and anyone and everyone is free to attend and encouraged so to do.

Within all of the activities above the church underpins it's work by operating a system ensuring that all people working with children and vulnerable adults are appropriately vetted with regard to DBS Safeguarding. Additionally any newly appointed trustees will immediately have DBS checks carried out for authorisation to be agreed without delay.

Training and Ministry

Rev David Morris MA was appointed as minister in September 2016 and we have been encouraged and inspired with his teaching and pastoral heart. In addition to the regular monthly trustee meetings, the group meet for at least one full morning each year for worship and discussion looking at the way ahead but in 2020 this was curtailed because of COVID 19 and from April to December the monthly meetings of the diaconate were held via ZOOM.

The last normal service in the chapel took place on March 15th 2020 when we rejoiced in a baptismal service, but from the following week March 22nd we met together via Face Book each Sunday. From July 19th to November 1st and then for 3 weeks in December we had services with a small, COVID safe congregation which were also streamed on Face Book.

Church Meetings including the AGM planned for March and a general meeting in May were postponed and the AGM was finally held in July with both members present in the chapel and on ZOOM. The same pattern occurred in September but the November meeting was wholly on ZOOM. All meetings were extremely well attended and quorate.

Achievements and Performance

The church measures the success of its programme less against numbers and rather more in terms of the fellowship we offer and enjoy and the levels of encouragement we bring to others and indeed that they bring to the church as a whole and also to the community through their service and outreach. The Trustees recognise that these are difficult features to measure, but these are positive times in that the church seems to be more and more looking outwards into the community and there is a readiness by everyone to accept the need to do so. During lockdown this pastoral care for one another increased and was really appreciated by all. A new pastoral system was established ensuring everyone is reached on a regular basis.

During 2020 two friends resigned their membership but four others became members following a membership course led by the minister.. in December 2020 the membership of the church stood at 83. Attendance at worship services has remained steady through the means of on line/ virtual means. The baptismal service on March 15th saw two young ladies witnessing to their faith following an Alpha Course.

1st Stourbridge Girls' Brigade Company with Boys in Trust continued to work well until March and has kept in touch with members via texts and deliveries of small gifts. A second Girls' Brigade Company operates at Peters Hill Primary School and from the last meeting there in March has kept in touch via ZOOM meetings and delivery of activities.

The five house groups began the year by completing The Bible Course and during lockdown have kept in touch with members through phone calls, zoom meetings and a few socially distanced gatherings during the summer. We were delighted when a new group for young people began who named themselves 'The Young Hopefuls' and they have kept in touch through ZOOM for most of the year with just a few socially distanced gatherings when they were allowed. All the young people are musical and recorded music for the Christmas services.

'Open the Book' assembles continued in two local Primary Schools until March but the teams have been unable to visit since then. We look forward to returning to this as soon as it is safe to do so.

We were unable to continue our monthly 'worship and conversation' work with three local care homes after March but have kept in touch with the production of two DVD's – Harvest and Christmas.

A 'mainly music' toddler group affiliated to mainly music uk was becoming very popular as we went into lockdown and although weekly sessions have continued via ZOOM this is not an easy medium for such a young group and numbers have been small even as we have worked in tandem with St Michael's Church in Norton.

Other regular groups are Oh Sew Hopeful, Table Tennis, Coffee Time and Tuesday Fellowship – all met until March and have kept in touch with their members in a variety of ways.

The church continues to be really encouraged by the support and gratitude of local town council and town centre management committee for the work done as a church and as part of the 'Churches Together in Stourbridge'. At Christmas we joined others for carol singing outside St Thomas's and later in the day outside our chapel on Hanbury Hill.

The church fully supports the Black Country Food Bank, and Stourbridge Street Pastors and the Life Debt Advice Service. Donations to the Food Bank have been extremely generous during the year. Several friends have also responded to Dudley's telephone befriending service and several members are volunteers with Safe Families for Children.

Relocation and Building fund

In early 2010 the old Hanbury Hill church agreed a vision to relocate at some point and to work towards that end. In association with this a Building Fund was established and monies continue to be raised towards the purchase of land and eventually a new building with many plans and processes under way to help achieve this plan with a particular desire to extend further our community work and witness - always guided by, and mindful of, the need to seek God's will for the church in all of this.

The Redevelopment Advisory Group (RAG) has looked at the redevelopment of the old premises as well as continuing to explore the Bradley Rd site. It has met regularly throughout the year, fully reporting developments to the diaconate and church members meeting.

Financial review

The church continues to raise the funds it needs to carry on its activities mainly from within its own membership and congregation. No wider appeal was made for funds during the year.

The church expressed and continues to express its part in the life of the wider church by making gifts to Christian organisations including some within the Baptist Family, and of course within and compatible with the church's own charitable status. The church greatly appreciates that it is heavily dependant upon its membership working as volunteers in all aspects of the church's activities, many of which run with little or even no impact on the church's expenditure and budget but nevertheless contribute greatly to the achievement of the church's objectives.

The financial results of the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The budget of the church is met year by year and has been, once more in 2020.

During the year the trustees reviewed the reserves policy and it was raised to £50 000. They are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have also made an assessment of the major risks facing the church, and are satisfied that there are effective policies in place to minimise these risks.

Finance is very successfully managed by a team, overseen by Mr Alan Sanders, treasurer.

This report was approved by the trustees on *1st April 2021* and signed on their behalf by –

Diana J Seeney
Diana J Seeney
Secretary

D J Morris
Rev David J Morris
Minister / Chair

A Sanders
Alan Sanders
Treasurer

Report of the Independent Examiner to the Trustees of Hope Baptist Church Stourbridge

On the accounts for the year ended 31 December 2020

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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.

It is my responsibility to:

- 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 Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Examiner

Name **DEBBIE SOUTHALL**

Date **15 February 2021**

Address:

**3 BLITHFIELD DRIVE
BRIERLEY HILL
DY5 2NX**

HOPE BAPTIST CHURCH, STOURBRIDGE

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2020	2019
Offerings	2	54,861	56,157
Donations and other income		393	832
Gift aid		12,082	14,553
Bank interest		190	191
Rent of premises	3	11,310	12,198
Raised for other causes	4	3,375	3,397
Miscellaneous income		11	1,180
Total Receipts		82,222	88,508
Payments			
Ministry	5	34,406	35,250
Manse	6	16,142	12,844
Fellowship costs		416	1,139
Mission		0	953
Upkeep of church premises	7	10,151	12,263
Administration	8	2,565	2,920
Pension Deficit Contribution		2,927	3,818
Professional Fees - Amalgamation		0	540
Professional Fees - General		1,590	1,097
Miscellaneous		510	1,400
Amounts passed on to other causes	9	12,714	12,508
Total Payments		81,421	84,732
Net receipts for the year		801	3,776
Cash Balance B/Fwd at 1 January 2020		57,624	53,848
Cash Balance at 31 December 2020		58,425	57,624
CAF Cash Account		263	358
CAF Gold Account		25,209	10,633
Lloyds Cash Account		2,633	16,488
BU - Baptist Together Deposit Account		30,320	30,145
Receipts not credited at bank		0	0
Less: unrepresented cheques		0	0
General Fund cash assets		58,425	57,624

NEW CHURCH BUILDING FUND	Note	2020	2019
Receipts			
Offerings		10,540	10,760
Donations and other income		6,070	1,352
Gift aid		2,550	3,491
Bank interest		4,587	5,225
Miscellaneous Income		0	191
Total Receipts		23,747	21,019
Payments			
Administration		60	109
Professional Fees		480	653
Total Payments		540	762
Net receipts for the year		23,207	20,257
Cash Balances B/Fwd at 1 January 2020		630,011	609,754
Cash Balance at 31 December 2020		653,218	630,011
CAF Cash Account		100	1,030
CAF Gold Account		71,420	51,827
Dudley Building Society		202,620	200,000
Kingdom Bank		259	258
HEBA Bank Account		66,738	266,365
BU Baptist Together Deposit Account		312,081	110,531
Receipts not credited at bank		0	0
Building Fund cash assets at 31 December 2020		653,218	630,011

OTHER CHURCH GROUPS	Note	2020	2019
Receipts			
1st Stourbridge Girls' Brigade Company		451	1,607
1st Peters Hill Girls' Brigade Company		3,095	5,565
mainly music		280	832
A.C.T.S.		340	979
Other Church Groups total receipts		4,166	8,983
Payments			
1st Stourbridge Girls' Brigade Company		450	1,929
1st Peters Hill Girls' Brigade Company		2,692	6,277
mainly music		339	735
A.C.T.S.		657	620
Other Church Groups total payments		4,138	9,561
Other church groups surplus for the year		28	-578
Cash Balance at 31 December 2019		5,954	6,532
Cash Balance at 31 December 2020		5,982	5,954
Cash assets			
1st Stourbridge Girls' Brigade Company		830	829
1st Peters Hill Girls' Brigade Company		4,080	3,677
mainly music		177	236
ACTS		895	1,212
		5,982	5,954

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2020

	2020	2019
Assets		
Cash Assets		
Church Fund	58,425	57,624
Building Fund	653,218	630,011
Other Groups	5,982	5,954
	717,625	693,589
Non-monetary assets (insurance valuation)		
Church building (including pipe organ)	2,145,689	1,692,904
Contents	78,886	66,204
Manse	245,000	233,443
Total Assets	3,187,200	2,686,140
Liabilities		
Current	0	0
Long term	10 33,300	45,000
Total Liabilities	33,300.00	45,000.00

The accounts and statement of assets and liabilities as set out on pages 1-4 relating to the year ended 31 December 2020 are as approved by the deacons.

Signed: Alan Sanders

Date:

Hope Baptist Church, Stourbridge

NOTES TO ACCOUNTS 2020

	Note	2020 Unrestricted Fund	2020 Restricted Fund	2020 Total
Basis of accounts	1			
The accounts have been prepared on a receipts and payments basis in accordance with Section 42(3) of the Charities Act 1993				
Offerings	2			
Monthly & pledged weekly giving		53,265	0	53,265
Free will giving		1,596	0	1,596
		54,861	0	54,861
Rent of premises	3			
Church		810	0	810
Manse		10,500	0	10,500
		11,310	0	11,310
Raised for other causes	4			
BMS		0	690	690
Home Mission Fund		0	369	369
Gift Day		0	1,784	1,784
Christmas card donations		0	0	0
Other		0	532	532
		0	3,375	3,375
Ministry	5			
Minister's stipend		29,549	0	29,549
Pension contribution		3,783	0	3,783
Minster's expenses		824	0	824
Pulpit supplies		250	0	250
		34,406	0	34,406
Manse	6			
Insurance		691	0	691
Council Tax & Water Rate		2,034	0	2,034
Maintenance		2,942	0	2,942
Unoccupied Costs		0	0	0
Rent to Rev & Mrs D Morris		10,475	0	10,475
		16,142	0	16,142
Upkeep of Church premises	7			
Utilities & insurance		6,678	0	6,678
Maintenance & equipment		1,793	0	1,793
Cleaning		1,680	0	1,680
		10,151	0	10,151
Administration	8			
Printing & stationery		812	0	812
Telephone & internet		383	0	383
Fees - BU, HEBA, CCLI, Data Development etc		1,310	0	1,310
Bank Charges		60	0	60
		2,565	0	2,565

Amounts passed on to other causes

9

BMS	4,030	690	4,720
Home Mission Fund	3,780	369	4,149
Black Country Food Bank	275	0	275
Street Pastors	275	0	275
HEBA Benevolent Fund	120	0	120
Debt Advice Stourbridge	275	600	875
Africa Inland Mission	0	600	600
Dalit Freedom Network UK	75	0	75
Rebirth of Kosova Church	109	1,116	1,225
Open Doors	250	0	250
Churches Together in Stourbridge	50	0	50
Lye & Stambermill PC	100	0	100
	9,339	3,375	12,714

Baptist Pension Fund - Deficit

10

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 is 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 0.75% 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 is £6,710 (2019 £7,134).

Consequent upon the departure of previous Ministers from the church, the Church had a double cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. In 2019 the Church entered into a "Double Cessation Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay

the ongoing deficiency contributions as outlined above.

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

Report of the Independent Examiner to the Trustees of Hope Baptist Church Stourbridge

On the accounts for the year ended 31 December 2020

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I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Examiner

Name ***DEBBIE SOUTHALL***

Date ***15 February 2021***

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DY5 2NX