

**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](http://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
Mrs Gillian Robb	Trustee
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 2020**

The Trustees present this, their annual report and financial statements for Hope Baptist Church for the year 2020.

### **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 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 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 15<sup>th</sup> 2020 when we rejoiced in a baptismal service, but from the following week March 22<sup>nd</sup> we met together via Face Book each Sunday. From July 19<sup>th</sup> 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 15<sup>th</sup> saw two young ladies witnessing to their faith following an Alpha Course.

1<sup>st</sup> 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' assemblies 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 o 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 *1<sup>st</sup> 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**

<b>Receipts</b>	<b>Note</b>	<b>2020</b>	<b>2019</b>
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
<b>Total Receipts</b>		<b>82,222</b>	<b>88,508</b>
<b>Payments</b>			
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
<b>Total Payments</b>		<b>81,421</b>	<b>84,732</b>
<b>Net receipts for the year</b>		<b>801</b>	<b>3,776</b>
<b>Cash Balance B/Fwd at 1 January 2020</b>		<b>57,624</b>	<b>53,848</b>
<b>Cash Balance at 31 December 2020</b>		<b>58,425</b>	<b>57,624</b>
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
<b>General Fund cash assets</b>		<b>58,425</b>	<b>57,624</b>

<b>NEW CHURCH BUILDING FUND</b>	<b>Note</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>			
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
<b>Total Receipts</b>		<b>23,747</b>	<b>21,019</b>
<b>Payments</b>			
Administration		60	109
Professional Fees		480	653
<b>Total Payments</b>		<b>540</b>	<b>762</b>
<b>Net receipts for the year</b>		<b>23,207</b>	<b>20,257</b>
<b>Cash Balances B/Fwd at 1 January 2020</b>		<b>630,011</b>	<b>609,754</b>
<b>Cash Balance at 31 December 2020</b>		<b>653,218</b>	<b>630,011</b>
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
<b>Building Fund cash assets at 31 December 2020</b>		<b>653,218</b>	<b>630,011</b>

<b>OTHER CHURCH GROUPS</b>	<b>Note</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>			
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		<b>4,166</b>	<b>8,983</b>
<b>Payments</b>			
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		<b>4,138</b>	<b>9,561</b>
Other church groups surplus for the year		<b>28</b>	<b>-578</b>
Cash Balance at 31 December 2019		<b>5,954</b>	<b>6,532</b>
Cash Balance at 31 December 2020		<b>5,982</b>	<b>5,954</b>
<b>Cash assets</b>			
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
		<b>5,982</b>	<b>5,954</b>

**STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2020**

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

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**

	<b>Note</b>	<b>2020 Unrestricted Fund</b>	<b>2020 Restricted Fund</b>	<b>2020 Total</b>
<b>Basis of accounts</b>	1			
The accounts have been prepared on a receipts and payments basis in accordance with Section 42(3) of the Charities Act 1993				
<b>Offerings</b>	2			
Monthly & pledged weekly giving		53,265	0	53,265
Free will giving		1,596	0	1,596
		<b>54,861</b>	<b>0</b>	<b>54,861</b>
<b>Rent of premises</b>	3			
Church		810	0	810
Manse		10,500	0	10,500
		<b>11,310</b>	<b>0</b>	<b>11,310</b>
<b>Raised for other causes</b>	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
		<b>0</b>	<b>3,375</b>	<b>3,375</b>
<b>Ministry</b>	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
		<b>34,406</b>	<b>0</b>	<b>34,406</b>
<b>Manse</b>	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
		<b>16,142</b>	<b>0</b>	<b>16,142</b>
<b>Upkeep of Church premises</b>	7			
Utilities & insurance		6,678	0	6,678
Maintenance & equipment		1,793	0	1,793
Cleaning		1,680	0	1,680
		<b>10,151</b>	<b>0</b>	<b>10,151</b>
<b>Administration</b>	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
		<b>2,565</b>	<b>0</b>	<b>2,565</b>

**Amounts passed on to other causes**

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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
	<b>9,339</b>	<b>3,375</b>	<b>12,714</b>

**Baptist Pension Fund - Deficit**

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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**

### **Respective responsibilities of Trustees and Examiner**

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- 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**

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### **Independent examiner's statement**

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- 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**