

**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](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 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 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 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 21<sup>st</sup> 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 28<sup>th</sup> 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 28<sup>th</sup> saw two members witnessing to their faith following a baptismal course.

1<sup>st</sup> 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 28<sup>th</sup>. 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 4<sup>th</sup> 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**

<b>Receipts</b>	<b>Note</b>	<b>2021</b>	<b>2020</b>
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
<b>Total Receipts</b>		<b>79,059</b>	<b>82,222</b>
<b>Payments</b>			
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
<b>Total Payments</b>		<b>76,738</b>	<b>81,421</b>
<b>Net receipts for the year</b>		<b>2,321</b>	<b>801</b>
<b>Cash Balance B/Fwd at 1 January 2021</b>		<b>58,425</b>	<b>57,624</b>
<b>Cash Balance at 31 December 2021</b>		<b>60,746</b>	<b>58,425</b>
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
<b>General Fund cash assets</b>		<b>60,746</b>	<b>58,425</b>

<b>NEW CHURCH BUILDING FUND</b>	<b>Note</b>	<b>2021</b>	<b>2020</b>
<b>Receipts</b>			
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
<b>Total Receipts</b>		<b>87,506</b>	<b>23,747</b>
<b>Payments</b>			
Administration		96	60
Professional Fees		8,655	480
<b>Total Payments</b>		<b>8,751</b>	<b>540</b>
<b>Net receipts for the year</b>		<b>78,755</b>	<b>23,207</b>
<b>Cash Balances B/Fwd at 1 January 2021</b>		<b>653,218</b>	<b>630,011</b>
<b>Cash Balance at 31 December 2021</b>		<b>731,973</b>	<b>653,218</b>
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
<b>Building Fund cash assets at 31 December 2021</b>		<b>731,973</b>	<b>653,218</b>

<b>OTHER CHURCH GROUPS</b>	<b>Note</b>	<b>2021</b>	<b>2020</b>
<b>Receipts</b>			
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		<b>5,557</b>	<b>4,166</b>
<b>Payments</b>			
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		<b>6,257</b>	<b>4,138</b>
Other church groups deficit for the year		<b>-700</b>	<b>28</b>
Cash Balance at 1 January 2021 B/Fwd		<b>5,982</b>	<b>5,954</b>
Cash Balance at 31 December 2021		<b>5,282</b>	<b>5,982</b>
<b>Cash assets</b>			
1st Stourbridge Girls' Brigade Company		903	830
1st Peters Hill Girls' Brigade Company		4,192	4,080
mainly music		158	177
ACTS		29	895
		<b>5,282</b>	<b>5,982</b>

**STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2021**

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

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**

	<b>Note</b>	<b>2021 Unrestricted Fund</b>	<b>2021 Restricted Fund</b>	<b>2021 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		50,991	0	50,991
Free will giving		543	0	543
		<b>51,534</b>	<b>0</b>	<b>51,534</b>
<b>Rent of premises</b>	3			
Church		1,115	0	1,115
Manse		10,500	0	10,500
		<b>11,615</b>	<b>0</b>	<b>11,615</b>
<b>Raised for other causes</b>	4			
BMS		0	754	754
Home Mission Fund		0	389	389
Mary Stevens Hospice		0	82	82
India Appeal		0	300	300
		<b>0</b>	<b>1,525</b>	<b>1,525</b>
<b>Ministry</b>	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
		<b>35,874</b>	<b>0</b>	<b>35,874</b>
<b>Manse</b>	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
		<b>14,480</b>	<b>0</b>	<b>14,480</b>
<b>Upkeep of Church premises</b>	7			
Fuel Costs		3,908		3,908
Utilities & insurance		2,274	0	2,274
Maintenance & equipment		185	0	185
Cleaning		1,749		1,749
		<b>8,116</b>	<b>0</b>	<b>8,116</b>
<b>Administration</b>	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
		<b>2,640</b>	<b>0</b>	<b>2,640</b>

**Amounts passed on to other causes**

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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
	<b>9,305</b>	<b>1,525</b>	<b>10,830</b>

**Baptist Pension Fund - Deficit**

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**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**