

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

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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

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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

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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 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:

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BRIERLEY HILL

DY5 2NX