

**HOPE BAPTIST CHURCH STOURBRIDGE**  
**Statutory Information 2023**

**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 David Davies	Trustee (Treasurer)
Mrs Kay Hannah	Trustee
Mr Stuart Kidd	Trustee
Mrs Gillian Robb	Trustee
Mr Austin Rowlands	Trustee
Mr Alan Sanders	Trustee
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 2023**

The Trustees present this, their annual report and financial statements for Hope Baptist Church for the year 2023.

### **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.

David Davies was appointed treasurer in January 2023, having served a year as deputy treasurer.

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, 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. 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 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 service of believer's baptism service in December 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 2023 three older friends sadly died but we were pleased to welcome two new members. In December 2023 the membership of the church stood at 74. 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 December saw two friends 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. A sixth house group began meeting in the autumn.

'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' 5<sup>th</sup> birthday in November. A Saturday Special for family members unable to get there in the week proved to be very popular, and that has now been extended with the formation of a new group 'Saturday Hope Fun' which meets monthly on the 3<sup>rd</sup> Saturday of each month..

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 *11<sup>th</sup> 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**

<b>Receipts</b>	<b>Note</b>	<b>2023</b>	<b>2022</b>
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
<b>Total Receipts</b>		<b>87,480</b>	<b>83,635</b>
<b>Payments</b>			
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
<b>Total Payments</b>		<b>82,644</b>	<b>83,286</b>
<b>Net receipts for the year</b>		<b>4,836</b>	<b>349</b>
<b>Cash Balance B/Fwd at 1 January 2023</b>		<b>61,095</b>	<b>60,746</b>
<b>Cash Balance at 31 December 2023</b>		<b>65,931</b>	<b>61,095</b>
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
		<b>68,779</b>	<b>61,958</b>
Add: Not Credited at Bank		367	0
		<b>69,146</b>	<b>61,958</b>
<b>Less Restricted Funds held at 31 December 2023</b>	10		
Stourbridge Girls and Boys Brigade Cash		-491	-863
Clovelly Hall Deposits		-720	0
Donation from Run Ragged		-2,004	0
<b>General Fund cash assets</b>		<b>65,931</b>	<b>61,095</b>

<b>NEW CHURCH BUILDING FUND - RESTRICTED</b>	<b>Note</b>	<b>2023</b>	<b>2022</b>
<b>Receipts</b>			
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
<b>Total Receipts</b>		<b>93,939</b>	<b>115,019</b>
<b>Payments</b>			
Administration		114	101
Professional Fees		16,014	26,466
<b>Total Payments</b>		<b>16,128</b>	<b>26,567</b>
<b>Net receipts for the year</b>		<b>77,811</b>	<b>88,452</b>
<b>Cash Balances B/Fwd at 1 January 2023</b>		<b>820,425</b>	<b>731,973</b>
<b>Cash Balance at 31 December 2023</b>		<b>898,236</b>	<b>820,425</b>
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
<b>Building Fund cash assets at 31 December 2023</b>		<b>898,236</b>	<b>820,425</b>

<b>OTHER CHURCH GROUPS</b>	<b>Note</b>	<b>2023</b>	<b>2022</b>
<b>Receipts</b>			
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		<b>9,317</b>	<b>7,725</b>
<b>Payments</b>			
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		<b>8,461</b>	<b>7,980</b>
Other church groups Surplus for the year		<b>856</b>	<b>-255</b>
Cash Balance at 1 January 2023 B/Fwd		<b>4,124</b>	<b>4,379</b>
Cash Balance at 31 December 2023		<b>4,980</b>	<b>4,124</b>
<b>Cash assets</b>			
1st Peters Hill Girls' Brigade Company		3,994	3,666
mainly music		628	246
ACTS		358	212
		<b>4,980</b>	<b>4,124</b>

**STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2023**

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

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**

	<b>Note</b>	<b>2023 Unrestricted Fund</b>	<b>2023 Restricted Fund</b>	<b>2023 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		55,271	0	55,271
Free will giving		1,412	0	1,412
		<b>56,683</b>	<b>0</b>	<b>56,683</b>
<b>Rent of premises</b>	3			
Church		909	0	909
Manse		11,225	0	11,225
		<b>12,134</b>	<b>0</b>	<b>12,134</b>
<b>Raised for other causes</b>	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
		<b>0</b>	<b>4,519</b>	<b>4,519</b>
<b>Ministry</b>	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
		<b>40,165</b>	<b>0</b>	<b>40,165</b>
<b>Manse</b>	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
		<b>14,062</b>	<b>0</b>	<b>14,062</b>
<b>Upkeep of Church premises</b>	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
		<b>10,478</b>	<b>0</b>	<b>10,478</b>
<b>Administration</b>	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
		<b>2,771</b>	<b>0</b>	<b>2,771</b>

<b>Amounts passed on to other causes</b>	<b>9</b>			
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
		<b>9,525</b>	<b>4,519</b>	<b>14,044</b>

#### **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 [pensionshared@baptist.org.uk](mailto:pensionshared@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**