

HOPE BAPTIST CHURCH STOURBRIDGE
Statutory Information 2024

Registered Address

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

Charity Registration No. – 1174234

Website www.hopebaptistchurchstourbridge.org.uk

Trustees

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

Property (Holding) Trustees

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

Banks used

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

Independent Examiner

Mrs Debbie Southall

Annual Report for 2024

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

Charitable Object

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

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

Organisational Structure and Decision making Process

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

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

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

Objectives and activities

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

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

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

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

Training and Ministry

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

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

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

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

Achievements and Performance

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

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

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

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

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

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

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

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

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

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

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

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

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

Relocation and Building fund

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

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

Financial review

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

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

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

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

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

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

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

Diana J Seeney
Secretary

Mr Alan Sanders
Chair

Steven Hancock
Treasurer

HOPE BAPTIST CHURCH, STOURBRIDGE

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

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

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

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

STATEMENT OF ASSETS AND LIABILITIES AT DECEMBER 31 2024

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

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

Signed:David Davies

Date:

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

Upkeep of Church premises	7			
Fuel Costs		6,173	0	6,173
Utilities & insurance		2,924	0	2,924
Maintenance & equipment		1,467	0	1,467
Cleaning		492	0	492
		11,056	0	11,056

Administration	8			
Printing & stationery		592	0	592
Telephone & internet		328	0	328
Fees - BU, HEBA, CCLI, Data Development etc		1,767	0	1,767
Bank Charges		61	0	61
		2,748	0	2,748

Amounts passed on to other causes	9			
BMS		3,780	458	4,238
Home Mission Fund		3,900	250	4,150
Black Country Food Bank		100		100
Stourbridge Food Bank		175		175
Safe Families		275		275
HEBA Benevolent Fund		120		120
Debt Advice Stourbridge		275		275
Open Doors		250		250
Churches Together in Stourbridge		50		50
Saltmine		500		500
Africa Inland Mission		0	105	105
		9,425	813	10,238

Restricted Funds **10**

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

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

Baptist Pension Fund - Deficit	11	0	0	0
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Pension Scheme Liabilities

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

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

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

On the accounts for the year ended 31 December 2024

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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



Signed by the Examiner

Name **Debbie Southall**

Date 6 January, 2025

Address:

3 BLITHFIELD DRIVE

BRIERLEY HILL

DYS 2NX