

# BEWDLEY BAPTIST CHURCH

England & Wales · Charity number 1195043

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2021-07-02

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Bewdley Baptist Church  
61 High Street  
Bewdley  
DY12 2DJ

**Phone** 01299403267

**Email** [office@bewdleybaptist.org.uk](mailto:office@bewdleybaptist.org.uk)

**Website** [www.bewdleybaptist.org.uk](http://www.bewdleybaptist.org.uk)

## Activities

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**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** As well as its Sunday Services, the church provides the following activities/ services: \* Prayer meetings \* Alpha Courses \* Visiting Group providing pastoral care to those in the community \* Home Groups - meet to pray and study the bible \* Stay and Play Group \* Youth Groups \* Distributing food parcels \* Groups for those who live alone or who are retired or are generally feeling isolated

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- Worcestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£101,497	£130,125	-	-
2023-12-31	£111,999	£128,105	-	-
2022-12-31	£104,760	£123,119	-	-

## Trustees

Name	Role	Appointed
Jeremy Frank Datson		2021-07-02
Joanne Rebecca Lane		2021-07-02
John Maile		2025-03-25
Linda Iles		2024-03-19
Lynne White		2024-03-19
Pete Williams		2024-03-19
Sara Pelham		2022-03-22
Susan Ruth Blyth		2021-07-02
Wendy Harper		2023-03-28

**BEWDLEY BAPTIST CHURCH**

England & Wales - Charity number 1195043

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# Accounts

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# ANNUAL REPORT AND ACCOUNTS

## 31<sup>st</sup> December 2024

### BEWDLEY BAPTIST CHURCH

#### Registered Address:

61 High Street  
Bewdley  
Worcestershire  
DY12 2DJ

Charity Registration Number: 1195043

#### Names of Managing Trustees:

The Revd Simon Harry	Minister
Sue Blyth	Minister
John Rhodes	Trustee
Lynne White	Trustee (elected March 26 <sup>th</sup> 2024)
Jo Lane	Trustee
John Rand	Trustee
Jeremy Datson	Treasurer
Sara Pelham	Trustee
Wendy Harper	Trustee
Elizabeth Lee	Trustee
Pete Williams	Trustee (elected March 26 <sup>th</sup> 2024)
Linda Iles	Trustee (elected March 26 <sup>th</sup> 2024)
Tony Davey	Trustee

#### Property Trustees:

The Baptist Union Corporation Limited  
Baptist House  
129 Broadway  
Didcot  
Oxfordshire OX11 8RT

#### Bankers:

HSBC Bank Plc  
31 Church Street,  
Kidderminster  
DY10 2AY

#### Independent Examiner:

Susan Cooper

# Annual Report for 2024

The Trustees present their Annual Report and Financial Statements for 2024.

## **Aims and Purposes:**

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 to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

## **Objectives and Activities:**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. 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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. The main service is the morning service, but other services are put on throughout the year, especially around Christmas and Easter.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. These are all now in person.

The Church is responsible for a Mother and Toddler Group, Noah's Ark, which meets in the Church premises on Monday and Friday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. Allied to the Mother and toddler group is a meeting for dads and their young children entitled 'Who let the dads out' which meets once a month on a Saturday morning. We have Messy Church on a quarterly basis.

The Church runs various events for adults of all ages such as a weekly Art Group and a Renew Wellbeing Cafe. The church also provides Christmas food hampers and baby and children's clothes and other provisions to the local families.

## **Achievements and Performance:**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, and believe that 2024 was another good year for the church. People within the church continue to show considerable care for each other and mission opportunities have been creatively found.

At 31<sup>st</sup> December 2024 the Membership was changed from the previous year to 112 members.

Average attendance to worship services remained stable during the year, and is split between attending the building, watching live on zoom or watching on YouTube later in the week.

The Church continues to make its premises available to local initiatives, such as the Bewdley Festival and one-off community events.

**Financial Review:**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funding during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church remains dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy, and 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 made an assessment of the major risks facing the Church, and are satisfied that there are policies in place to minimise these risks.

Total Expenditure for the year was £130,125. Income for the year was £101,496. The Net result for the year was a deficit of £28,629.

## Income and Expenditure Principal Accounts 1st January 2024 - 31st December 2024

Summary	General Account		Food Parcels		Baby Baskets		Other Causes		All Accounts	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Income										
Gifts and Donations	78,733.82	81,500.10	380.00	664.95	2,298.00	2,824.70	722.01	540.00	82,133.83	85,529.75
Gift Aid	15,625.89	16,315.73	0.00	51.24	290.75	484.00	6.25	6.25	15,922.89	16,857.22
Other Income *	7,137.00	6,362.55	0.00	0.00	3,200.00	3,250.00	0.00	0.00	10,337.00	9,612.55
<b>Total Income</b>	<b>101,496.71</b>	<b>104,178.38</b>	<b>380.00</b>	<b>716.19</b>	<b>5,788.75</b>	<b>6,558.70</b>	<b>728.26</b>	<b>546.25</b>	<b>108,393.72</b>	<b>111,999.52</b>
Expenditure										
Total Admin Costs	5,193.17	7,212.48							5,193.17	7,212.48
Total Worship Costs	3,463.87	2,617.25							3,463.87	2,617.25
Total Premises Costs	19,558.65	17,731.76							19,558.65	17,731.76
Mission	11,741.49	11,307.78							11,741.49	11,307.78
Young People and Youth Work	647.17	457.33							647.17	457.33
Total Gifts and grants	157.00	102.80	869.16	1,150.68	7,277.30	4,080.81	728.26	546.25	9,031.72	5,880.54
Total Ministers Cost	55,041.67	50,146.86							55,041.67	50,146.86
Total Community Pastor	24,564.88	23,807.73							24,564.88	23,807.73
Administration Staffing Costs	9,325.92	8,644.24							431.34	8,644.24
Professional Costs	431.34	299.22							9,325.92	299.22
<b>Total Expenditure</b>	<b>130,125.16</b>	<b>122,327.45</b>	<b>869.16</b>	<b>1,150.68</b>	<b>7,277.30</b>	<b>4,080.81</b>	<b>728.26</b>	<b>546.25</b>	<b>138,999.88</b>	<b>128,105.19</b>
In Year Surplus/(Deficit)	(28,628.45)	(18,149.07)	(489.16)	(434.49)	(1,488.55)	2,477.89	0.00	0.00	(30,606.16)	(16,105.67)
Transfers In or (Out) of Fund	0.00		0.00	0.00	0.00	0.00	0.00	0.00		
<b>Overall change 1 Jan - 31 Dec</b>	<b>(28,628.45)</b>	<b>(18,149.07)</b>	<b>(489.16)</b>	<b>(434.49)</b>	<b>(1,488.55)</b>	<b>2,477.89</b>	<b>0.00</b>	<b>0.00</b>	<b>(30,606.16)</b>	<b>(16,105.67)</b>

Balance Sheet Position for all Accounts for the Year ended 31 December 2024

	General Account	Food Parcels	Baby Baskets	Other Causes	All Accounts
<b>Balance Sheet Position</b>					
Fund as at 31 December 2023	102,522.89	1,492.16	3,212.47	0.00	107,227.52
Change on the year	(28,628.45)	(489.16)	(1,488.55)	0.00	(30,606.16)
<b>Fund as at 31 December 2024</b>	<b>73,894.44</b>	<b>1,003.00</b>	<b>1,723.92</b>	<b>0.00</b>	<b>76,621.36</b>
Funded By Bank deposits	68,697.59	1,137.22	1,695.42	0.00	71,530.23
Petty Cash	200.00				200.00
Total Cash	68,897.59	1,137.22	1,695.42	0.00	71,730.23
Debtors	6,165.29	0.00	28.50	0.00#	6,193.79
Prepayments	775.77	0.00	0.00	0.00#	775.77
	75,838.65	1,137.22	1,723.92	0.00	78,699.79
Less					
Creditors	575.83	134.22	0.00	0.00#	710.05
Accrual's	1,368.38	0.00	0.00	0.00#	1,368.38
<b>Funds as at 31 December 2024</b>	<b>73,894.44</b>	<b>1,003.00</b>	<b>1,723.92</b>	<b>0.00</b>	<b>76,621.36</b>

Summary of all Assets and liabilities

	£	£
Buildings (notional Value)	750,000	
Cash Holdings	71,730	
Less Liability for Pension Fund*	9,900	
Net Capital assets		811,830
Plus Debtors and prepayments		6,970
Less Creditors and accruals		2,078
Net Value		<u>£816,721</u>

Notes

Grant Receipts:

Baby Bank Grants	£3,250.00
Warm Spaces grant	£650.00

\*Pension Fund Liability is currently in a state of flux  
This could change with changes in economic growth  
but currently remains low

# Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Bewdley Baptist Church

On accounts for the year  
ended

31 December 2024

Charity no (if  
any)

1195043

Set out on pages

Summary of the Income and Expenditure details for both general and restricted accounts together with the consolidation of Church Funds Pages 1 and 2

Respective responsibilities of  
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity'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 charity 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 matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*S. Cooper*

Date:

17.1.25

Name:

SUSAN COOPER

Relevant professional  
qualification(s) or body (if  
any):

ASSOCIATION OF ACCOUNTING TECHNICIANS  
(MAAT)

Address:

9 LICHFIELD ROAD, SHELFIELD,  
WALSALL, WS4 1QA

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

	<p>Report to the members of the members of the Church</p>	
<p>11 December 2004</p>	<p>11 December 2004</p>	<p>On accounts for the year ended</p>
	<p>Quantity of the accounts and Exhibits - 100 for each general and restricted accounts together with the consolidation of General Funds Page 1 and</p>	<p>Set out on pages</p>
	<p>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 and section 144 of the Charities Act 2003 (the Charities Act) and that an independent examination is needed. It is my responsibility to:</p> <ul style="list-style-type: none"> <li>• examine the accounts under section 145 of the Charities Act</li> <li>• to follow the procedure laid down in the General Directions (GDs) of the Charities Act and</li> <li>• to state whether material matters have come to my attention.</li> </ul>	<p>Respective responsibilities of trustees and examiner</p>
	<p>The examination was carried out in accordance with General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those verified by the auditor and a comparison of any material items of disclosure in the accounts with the provisions of the Charities Act. The accounts are presented to the trustee as the trustee's responsibility to verify the accounts and to ensure that they are correct and complete. I have verified the accounts presented a true and fair view and the report is limited to those matters set out in the statement below.</p>	<p>Scope of independent trustee's statement</p>
	<p>In connection with my examination, no error has come to my attention which leads me to believe that the accounts do not give a true and fair view. I have not seen the original documents and I have not seen the original documents. I have not seen the original documents and I have not seen the original documents.</p>	<p>Independent examination statement</p>
<p>11 December 2004</p>	<p>11 December 2004</p>	<p>Period</p>
		<p>Name</p>
		<p>Relevant professional qualification or body (if any)</p>
		<p>Address</p>

**BEWDLEY BAPTIST CHURCH**

England & Wales - Charity number 1195043

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# Accounts

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# ANNUAL REPORT AND ACCOUNTS

## 31<sup>st</sup> December 2023

### BEWDLEY BAPTIST CHURCH

#### Registered Address:

61 High Street  
Bewdley  
Worcestershire  
DY12 2DJ

Charity Registration Number: 1195043

#### Names of Managing Trustees:

The Revd Simon Harry	Minister
Sue Blyth	Minister
Lynne White	Trustee (stepped down 28th March 2023)
Mary Farmer	Trustee (stepped down 28th March 2023)
Jo Lane	Trustee
John Rhodes	Trustee
John Rand	Trustee
Jeremy Datson	Treasurer
Sara Pelham	Trustee
Tony Davey	Trustee
Wendy Harper	Trustee (elected March 28th 2023)
Elizabeth Lee	Trustee (elected March 28th 2023)

#### Property Trustees:

The Baptist Union Corporation Limited  
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Didcot  
Oxfordshire OX11 8RT

#### Bankers:

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Kidderminster  
DY10 2AY

#### Independent Examiner:

Susan Cooper

## Annual Report for 2023

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The Church runs various events for Young People and for people in the 'Third Age' such as a weekly Art Group and a Renew Wellbeing Cafe.

### **Achievements and Performance:**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, and believe that 2022 was another was a good year for the church.. People within the church continue to show considerable care for each other and mission opportunities have been creatively found.

At 31<sup>st</sup> December 2023 the Membership was unchanged from the previous year at 112 members

Average attendance to worship services remained stable during the year, and is split between attending the building, watching live on zoom or watching on youtube later in the week.

The Church continues to make its premises available to local initiatives, such as the Bewdley Festival and one-off community events.

**Financial Review:**

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The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church remains dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy, and 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 made an assessment of the major risks facing the Church, and are satisfied that there are policies in place to minimise these risks.

Total Expenditure for the year was £128,105. Income for the year was £111,999. The Net result for the year was an deficit of £16,105.

## Income and Expenditure Principal Accounts 1st January 2023 - 31st December 2023

	General Account		Food Parcels		Baby Baskets		Other Causes		All Accounts	
	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
<b>Summary</b>										
Income										
Gifts and Donations	81,500.10	77,883.93	664.95	906.03	2,824.70	3,503.34	540.00	2795.70	85,529.75	85,089.00
Gift Aid	16,315.73	15,635.70	51.24	93.88	484.00	597.84	6.25	290.00	16,857.22	16,617.42
Other Income *	6,362.55	3,053.08			3,250.00				9,612.55	3,053.08
<b>Total Income</b>	<b>104,178.38</b>	<b>96,572.71</b>	<b>716.19</b>	<b>999.91</b>	<b>6,558.70</b>	<b>4,101.18</b>	<b>546.25</b>	<b>3,085.70</b>	<b>111,999.52</b>	<b>104,759.50</b>
Expenditure										
Total Admin Costs	7,212.48	4,202.33							7,212.48	4,202.33
Total Worship Costs	2,617.25	3,085.93							2,617.25	3,085.93
Total Premises Costs	17,731.76	19,057.79							17,731.76	19,057.79
Mission	11,307.78	9,240.83							11,307.78	9,240.83
Young People and Youth Work	457.33	1,035.48							457.33	1,035.48
Total Gifts and grants	102.80	175.00	1,150.68	919.79	4,080.81	3,509.51	546.25	3,085.70	5,880.54	7,690.00
Total Ministers Cost	50,146.86	47,159.91							50,146.86	47,159.91
Total Community Pastor	23,807.73	19,984.94							23,807.73	19,984.94
Administration Staffing Costs	8,644.24	7,927.56							299.22	7,927.56
Professional Costs	299.22	3734.06							8,644.24	3,734.06
<b>Total Expenditure</b>	<b>122,327.45</b>	<b>115,603.83</b>	<b>1,150.68</b>	<b>919.79</b>	<b>4,080.81</b>	<b>3,509.51</b>	<b>546.25</b>	<b>3,085.70</b>	<b>128,105.19</b>	<b>123,118.83</b>
In Year Surplus/(Deficit)	(18,149.07)	(19,031.12)	(434.49)	80.12	2,477.89	591.67			(16,105.67)	(18,359.33)
Transfers In or (Out) of Fund		159.75								159.75
<b>Overall change 1 Jan - 31 Dec</b>	<b>(18,149.07)</b>	<b>(18,871.37)</b>	<b>(434.49)</b>	<b>80.12</b>	<b>2,477.89</b>	<b>591.67</b>	<b>0.00</b>	<b>0.00</b>	<b>(16,105.67)</b>	<b>(18,199.58)</b>

## Balance Sheet Position for all Accounts for the Year ended 31 December 2023

	General Account	Food Parcels	Baby Baskets	Other Causes	All Accounts
<b>Balance Sheet Position</b>					
Fund as at 31 December 2022	120,671.96	1,926.65	734.58	<b>0.00</b>	<b>123,333.19</b>
Change on the year	(18,149.07)	(434.49)	2,477.89	0.00	<b>(16,105.67)</b>
<b>Fund as at 31 December 2023</b>	<b>102,522.89</b>	<b>1,492.16</b>	<b>3,212.47</b>	<b>0.00</b>	<b>107,227.52</b>
Funded By Bank deposits	98,039.40	1,452.16	2,986.42		102,477.98
Petty Cash	200.00				200.00
<b>Total Cash</b>	<b>98,239.40</b>	<b>1,452.16</b>	<b>2,986.42</b>		<b>102,677.98</b>
Debtors	6,066.67	40.00	226.05	6.25	6,338.97
Prepayments	299.31				299.31
	<b>104,605.38</b>	<b>1,492.16</b>	<b>3,212.47</b>	<b>6.25</b>	<b>109,316.26</b>
Less					
Creditors	1,044.01			6.25	1,050.26
Accrual's	1,038.48				1,038.48
<b>Funds as at 31 December 2023</b>	<b>102,522.89</b>	<b>1,492.16</b>	<b>3,212.47</b>	<b>0.00</b>	<b>107,227.52</b>

### Summary of all Assets and liabilities

	£	£		
Buildings (notional Value)	750,000			
Cash Holdings	102,678			
Less Liability for Pension Fund*	<u>9,900</u>			
<b>Net Capital assets</b>		842,778		
Plus Debtors and prepayments		6,638		
Less Creditors and accruals		<u>2,089</u>		
<b>Net Value</b>			<b><u>£847,328</u></b>	

### Notes

#### Grant Receipts:

Baby Bank Grants	£3,250.00
Warm Spaces grant	£650.00

\*Pension Fund Liability is currently in a state of flux  
This could change with changes in economic growth  
but currently remains low



# Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Bewdley Baptist Church

On accounts for the year  
ended

31 December 2023

Charity no (if  
any)

1195043

Set out on pages

Summary of the Income and Expenditure details for both general and restricted accounts together with the consolidation of Church Funds Pages 1 and 2

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trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity'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 charity 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 matter has come to my attention (~~other than that disclosed below~~)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

S. Cooper

Date:

17.1.24

Name:

SUE COOPER

Relevant professional  
qualification(s) or body (if  
any):

ASSOCIATION OF ACCOUNTING TECHNICIANS  
(AAT)

Address:

9 LICHFIELD ROAD, SHELFIELD,  
WALSALL, WS4 1DA

**BEWDLEY BAPTIST CHURCH**

England & Wales - Charity number 1195043

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# Accounts

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# ANNUAL REPORT AND ACCOUNTS

## 31<sup>st</sup> December 2022

### BEWDLEY BAPTIST CHURCH

#### Registered Address:

61 High Street  
Bewdley  
Worcestershire  
DY12 2DJ

Charity Registration Number: 1195043

#### Names of Managing Trustees:

The Revd Simon Harry	Minister
Sue Blyth	Minister
Lynne White	Trustee
John Maile	Trustee (stepped down March 28th 2022)
Mary Farmer	Trustee
Jo Lane	Trustee
John Rhodes	Trustee
John Rand	Trustee
Jeremy Datson	Trustee
Sara Pelham	Trustee (Elected March 28th 2022)
Tony Davey	Trustee (Elected 28th June 2022)

#### Property Trustees:

The Baptist Union Corporation Limited  
Baptist House  
129 Broadway  
Didcot  
Oxfordshire OX11 8RT

#### Bankers:

HSBC Bank Plc  
31 Church Street,  
Kidderminster  
DY10 2AY

#### Independent Examiner:

Susan Cooper

## Annual Report for 2022

The Trustees present their Annual Report and Financial Statements for 2022.

### **Aims and Purposes:**

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 to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

### **Objectives and Activities:**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. 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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. This year has seen the full return to post-Covid normality in church services and life. Some activities have not restarted since lockdown, but others have replaced them.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship. These are all now in person.

The Church is responsible for a Mother and Toddler Group, Noah's Ark, which meets in the Church premises on Monday and Friday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. Allied to the Mother and toddler group is a meeting for dads and their young children entitled 'Who let the dads out' which meets once a month on a Saturday morning. We have Messy Church on a quarterly basis.

The Church runs various events for Young People and for people in the 'Third Age' such as a weekly Art Group and a Renew Wellbeing Cafe.

### **Achievements and Performance:**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, and believe that 2022 was another good year for the church.. People within the church continue to show considerable care for each other and mission opportunities have been creatively found.

At 31<sup>st</sup> December 2022 the Membership stood at 112

Average attendance to worship services remained stable during the year, and is split between attending the building, watching live on zoom or watching on youtube later in the week.

The Church continues to make its premises available to local initiatives, such as the Bewdley Festival and one-off community events.

**Financial Review:**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funding during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church remains dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy, and 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 made an assessment of the major risks facing the Church, and are satisfied that there are policies in place to minimise these risks.

Total Expenditure for the year was £123,118. Income for the year was £104,759. The Net result for the year was an deficit of £18,359.

## Income and Expenditure Principal Accounts 1st January 2022 - 31st December 2022

	General Account		Food Parcels		Baby Baskets		Other Causes		All Accounts	
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
<b>Summary</b>										
Income										
Gifts and Donations	77,883.93	83,137.88	906.03	821.08	3,503.34	611.96	2795.70	170.50	85,089.00	84,741.42
Gift Aid	15,635.70	16,606.84	93.88	52.06	597.84	75.49	290.00	12.50	16,617.42	16,746.89
Other Income *	3,053.08	1,387.64							3,053.08	1,387.64
<b>Total Income</b>	<b>96,572.71</b>	<b>101,132.36</b>	<b>999.91</b>	<b>873.14</b>	<b>4,101.18</b>	<b>687.45</b>	<b>3,085.70</b>	<b>183.00</b>	<b>104,759.50</b>	<b>102,875.95</b>
Expenditure										
Total Admin Costs	4,202.33	4,748.69							4,202.33	4,748.69
Total Worship Costs	3,085.93	2,319.69							3,085.93	2,319.69
Total Premises Costs	19,057.79	9,631.67							19,057.79	9,631.67
Mission	9,240.83	8,360.74							9,240.83	8,360.74
Young People and Youth Work	1,035.48	481.23							1,035.48	481.23
Total Gifts and grants	175.00	93.84	919.79	252.07	3,509.51	4,090.27	3085.70	160.50	7,690.00	4,596.68
Total Ministers Cost	47,159.91	46,661.14							47,159.91	46,661.14
Total Community Pastor	19,984.94	2,079.52							19,984.94	2,079.52
Administration Staffing Costs	7,927.56	7,420.12							3,734.06	7,420.12
Professional Costs	3,734.06	6824.91							7,927.56	6,824.91
<b>Total Expenditure</b>	<b>115,603.83</b>	<b>88,621.55</b>	<b>919.79</b>	<b>252.07</b>	<b>3,509.51</b>	<b>4,090.27</b>	<b>3,085.70</b>	<b>160.50</b>	<b>123,118.83</b>	<b>93,124.39</b>
In Year Surplus/(Deficit)	(19,031.12)	12,510.81	80.12	621.07	591.67	(3,402.82)		22.50	(18,359.33)	9,751.56
Transfers In or (Out) of Fund	159.75								159.75	
<b>Overall change 1 Jan - 31 Dec</b>	<b>(18,871.37)</b>	<b>12,510.81</b>	<b>80.12</b>	<b>621.07</b>	<b>591.67</b>	<b>(3,402.82)</b>	<b>0.00</b>	<b>0.00</b>	<b>(18,199.58)</b>	<b>9,729.06</b>

## Balance Sheet Position for all Accounts for the Year ended 31 December 2022

	General Account	Food Parcels	Baby Baskets	Other Causes	Pastors Fund**	All Accounts
<b>Balance Sheet Position</b>						
Fund as at 31 December 2021	139,543.33	1,846.53	142.91	0.00	178.25	<b>141,711.02</b>
Change on the year	(18,871.37)	80.12	591.67	0.00	-178.25	<b>(18,377.83)</b>
<b>Fund as at 31 December 2022</b>	<b>120,671.96</b>	<b>1,926.65</b>	<b>734.58</b>	<b>0.00</b>		<b>123,333.19</b>
Funded By Bank deposits	114,601.05	1,869.04	511.80	770.00	0.00	117,751.89
Petty Cash	200.00					200.00
Total Cash	114,801.05	1,869.04	511.80	770.00	0.00	117,951.89
Debtors	5,947.27	57.61	222.78	25.00		6,252.66
Prepayments	325.97					325.97
	121,074.29	1,926.65	734.58	795.00	0.00	124,530.52
Less						
Creditors	302.33					302.33
Accrual's	100.00			795.00		895.00
<b>Funds as at 31 December 2022</b>	<b>120,671.96</b>	<b>1,926.65</b>	<b>734.58</b>	<b>0.00</b>	<b>0.00</b>	<b>123,333.19</b>

## Summary of all Assets and liabilities

	£	£
Buildings (notional Value)	750,000	
Cash Holdings	117,952	
Less Liability for Pension Fund*	9,900	
Net Capital assets		858,052
Plus Debtors and prepayments		6,579
Less Creditors and accruals		1,197
Net Value		<u><u>£863,433</u></u>

## Notes

Grant Receipts:	
Youth club support	£250.00
Warm Spaces grant	£740.00

\*Pension Fund Liability is currently in a state of flux  
This could change with changes in economic growth  
but currently remains low

\*\* Pastors fund was closed in March 2022 as the bank wanted to  
charge on monthly fee, the account had not been used  
in the last 7 years so it was decided to close the account and  
transfer the funds to the general account





# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Bewdley Baptist Church

On accounts for the year  
ended

31 December 2022

Charity no (if  
any)

1195043

Set out on pages

Summary of the Income and Expenditure details for both general and restricted accounts together with the consolidation of Church Funds Pages 1 and 2

Respective responsibilities of  
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity'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 charity 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 matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

S. Cooper

Date:

2/2/23

Name:

SUSAN COOPER

Relevant professional  
qualification(s) or body (if  
any):

ASSOCIATION OF ACCOUNTING TECHNICIANS

Address:

9 LICHFIELD ROAD, SHELFIELD, WALSALL

WS4 1DA