

BILSTON BAPTIST CHURCH

England & Wales · Charity number 1197318

Details

Status Registered

Legal form CIO

Registered 2022-01-04

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

Contact

Address Bilston Baptist Church
Prouds Lane
Bilston
WV14 6PW

Phone 01902401430

Email hello@bilstonbaptistchurch.co.uk

Website bilstonbaptistchurch.co.uk

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

Activities: 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.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Dudley
- Sandwell
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£78,051	£75,726	-	-
2023-12-31	£81,621	£94,818	-	-
2022-12-31	£56,436	£19,188	-	-

Trustees

Name	Role	Appointed
Rev Robert Harris	Chair	2025-11-01
Chris Martin-Harvey		2026-03-01
David Jonathan Turner		2022-02-01
Lucretia Suzanna Lacey		2025-03-09
Margaret Alexandria Dodd		2023-03-12
Pavan Sharma		2026-03-01
Rene Knight		2026-03-01
Roger Keith Flukes		2022-02-01
Susan Bunce		2026-03-01
Susan Millard		2022-02-01

BILSTON BAPTIST CHURCH

England & Wales - Charity number 1197318

Accounts



Bilston Baptist Church

2024 Annual Report

Charity name:	Bilston Baptist Church
Charity registration number:	1197318
Address:	Bilston Baptist Church, Prouds Lane, Bilston, WV14 6PW
Property Trustees:	Heart of England Baptist Association, 480 Chester Road, Sutton Coldfield, B73 5BP
Bankers:	Barclays Bank UK PLC
Independent Examiner:	Phil Watts
Charity Trustees:	Rev Ben Haldane (Minister, Chair) Susan Millard (Secretary) David Turner (Treasurer) Sheena Davies Margaret Dodd Roger Flukes

Annual Report 2024

The Trustees present their annual report for 2024

Structure and management:

Bilston Baptist Church is a Charitable Incorporated Organisation (CIO) and is governed by its constitution. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of baptism, to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the constitution, the members appoint Trustees (Deacons), who, together with the Minister, 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 are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees. Though the constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities:

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.

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 gatherings of Christian worship. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs two Bible study groups for the growth of faith and discipleship. It is also responsible for a Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church's success is not solely measured by numbers, including financial statistics, but also by less tangible areas such as fellowship and encouragement. The Trustees recognise the importance of these qualitative measures, despite their inherent difficulty to quantify.

Leadership & Teams

One of the areas of note this year was the expanding and restructuring of how we lead in different aspects of the church. Several teams have been created, such as events and facilities, to come together and focus on specific areas. This change has enabled more members to participate in service, as well as freeing the deacons and other key individuals from some of the detailed responsibilities. Each of these areas has a designated leader, all of whom will meet together, three times each year, along with the deacons, to help unify the different aspects and provide a sense of cohesion to church life and events. The first of these meetings happened in September 2024. We also designated representatives for each of our areas of mission giving, as well as for the Justice Hub organised by the local Baptist Association

As of the close of the year, the area leads and representatives were as follows:

- Discipleship & Teaching Rev Ben Haldane
- Pastoral Visiting Team Roger Flukes
- Events Team Rev Ben Haldane
- Facilities Team Lucretia Lacey
- Children's Events Team David Turner
- Kings Club David Turner
- Toddler Group Rev Ben Haldane
- Boys' Brigade David Turner
- Girls' Brigade Margaret Dodd
- Welcome Team Sheena Davies
- Home Mission Rep Roger Flukes
- BMS Rep Sue Millard
- Annual Mission Partner Rep Vanessa Bradley
- HEBA Justice Hub Rep Vanessa Bradley
- Safeguarding Team Rev Ben Haldane

Worship, Discipleship & Gathering Together

Throughout the year, we have continued to gather faithfully for worship, with a steady number attending Sunday gatherings. On average, 44 adults and 9 children joined us each week, with our busiest Sunday morning being the Nativity service, which welcomed 66 adults and 18 children. It has been encouraging to see visitors among us, some of whom have continued to worship with us regularly.

The focus for our teaching this year centred on what it means to be church, exploring the statement: 'a worshipping community commissioned to serve Bilston and the surrounding area, seeking a Kingdom impact from our homes to the ends of the earth'. As part of this, we considered what it means to be worshipping disciples during Lent, reflected on how God commissions and sends us into our daily lives in the 'Frontline' series, and explored the theme of being 'Prepared for Mission' over the summer. Alongside these, we studied the book of Ezekiel and the letter to the Ephesians, before closing the year with 'Songs of the Saviour' in the lead-up to Christmas.

The Kings Club meet most Sundays, averaging between 2-6 children every week. The leading of the group is now shared between David, Karen and Lucretia who use a resource called 'GoTeach'. The aim is to encourage and help the children in their knowledge of the Bible and in their relationship with Jesus.

Our evening services continued twice a month providing an opportunity for more time around sung worship, communion and prayer in the different services. These are informal gatherings that make use of a variety of styles. There has been a gradual increase in attendance, typically drawing between 8 and 14 people.

We have also increased our opportunity to pray together, and this year began a monthly prayer breakfast on Saturday mornings. This has been hosted by Roger and has been a time to gather and pray for one another, the church, our partners and the wider world, all followed by bacon and sausage butties. Attendance at this has been very encouraging, as we seek to be a church that puts prayer at the heart of all that we do.

Bible study groups continued to meet regularly. Around a dozen gathered on Tuesday lunchtimes and between five and seven attended on Thursday evenings. Particular focus was given to studying Revelation on Tuesdays, while the Thursday group worked through Acts, these were alongside shorter series and one-off studies.

A significant development in 2024 was our growing partnership with Darkhouse Baptist Church. At the start of the year, the two churches joined together to run an Alpha course. While originally intended as an evangelistic course, those who attended were primarily from within the churches. However, it proved to be a valuable opportunity to revisit the foundations of our faith, and feedback was overwhelmingly positive. Following this, we hosted a series of one-off evenings exploring Baptist distinctives, before running the 'Practicing the Way' course in the autumn. This challenged us to step deeper into discipleship, with around 20 people from Bilston Baptist joining members of Darkhouse Baptist to take part.

Members & Friends

Throughout 2024, we shared in both moments of joy and times of sorrow as a church family.

It was a privilege to celebrate Jo's baptism in the summer and then to welcome her into membership, as well as Salmoon and Sundas earlier in the year.

At the same time, we mourned the loss of several members and friends of the church. We gathered to give thanks for the lives of Nigel, Sarah, and Myrnell, all of whom were members of our fellowship, as well as Eden, Sally, and Trevor. We continue to pray for their families, asking for God's comfort and peace in their grief.

As the year drew to a close, our membership remained at 59.

Groups

Throughout the year, our groups continued to provide valuable opportunities for fellowship and growth within the church community.

The Girls Brigade remained active, with a regular attendance of 10 girls. They enjoyed a range of events and outings during the year, such as a first aid training course, as well as shared activities with the Boys Brigade. In July, both brigades came together for a film night, and in November, they enjoyed a visit to Bilston Fire Station. This was a highlight for both children and adults. They also participated in

the annual Remembrance service at Bilston Cenotaph, where wreaths were laid on behalf of the Brigades. The year concluded with a fun bowling party together.

Similarly, the Boys Brigade continued to meet on Monday evenings during term time, with 9 boys on the register. They participated in a wide variety of activities as well as achievement work towards earning badges. Each evening included a devotional time and concluded with a word of prayer. The Boys Brigade also competed in several events, including the Bible Quiz, Potted Sports, Table Tennis, and Pool competitions, adding a competitive element to their year.

The Sprouts Toddler group continued to have fluctuating attendance throughout the year as children aged. It was encouraging to see returning families after the birth of new children. The group remained a supportive, welcoming space of play and connection, with bonds within the group growing stronger. More than just a place for play, Sprouts offers an opportunity to share the love of God through stories, conversations, and invitations to other church events.

Early in the year, we made the difficult decision to discontinue the Refresh Café. While it had been a space for fellowship, we acknowledged that it required significant resources to maintain, and despite the dedication of those involved, attendance remained small. We recognise that there may still be a need for a regular social gathering outside of Sundays, and we continue to reflect on how best to meet this need going forward.

Events

Throughout the year, the church hosted a variety of events, providing opportunities for fellowship, outreach, and celebration.

In the spring, we gathered for an Easter event for children, sharing the joy of the season through activities such as an Easter egg hunt and storytelling. Later in the season, an afternoon tea brought people together for a relaxed time of conversation and connection.

June saw a lively music evening, which was enjoyed by many. As summer arrived, we made the most of the warmer months with a family picnic, a children's games afternoon and a fun day, which provided great opportunities for the church and wider community to come together. A Pudding & Games evening added to the summer's activities, offering a chance to enjoy delicious desserts while engaging in friendly competition.

As autumn arrived, we marked Harvest with a shared meal, taking time to give thanks together. In early November, children gathered for a Light Party, providing a joyful alternative to Halloween. Around 60 people attended, enjoying an evening of light-based activities ending with fireworks.

Other events throughout the year included a dedicated games evening and regular men's and ladies' meals, which continued to offer valuable opportunities for fellowship and deeper connections.

Building Improvements & Maintenance

While there were no plans for major building improvements in 2024, several necessary repairs and updates arose throughout the year. Early on, the church faced the unexpected need to replace the boiler providing heating and hot water to the entrance and toilet areas, which had broken down. Additionally, two hot water boilers in the kitchen area also needed replacement. These issues underscored the importance of the Building Project fund, both as a reserve for such emergencies and as a means to plan for future improvements. As we had not initially allocated any budget towards this fund in 2024, a gift day was held in September, providing a much-needed boost to the fund and helping to cover some of the urgent costs.

In addition to these unexpected repairs, smaller ongoing maintenance tasks were carried out throughout the year, including minor repairs and upkeep of the outdoor areas. A work day in late summer allowed volunteers to tackle several smaller maintenance projects, ensuring that the church building and grounds remained in good condition and ready for all our activities.

Partners

Bilston Baptist Church is a member of the Baptist Union of Great Britain (Baptists Together) as well as the Heart of England Baptist Association (HEBA). Continued partnership is made through the support given to us by these organisations and our association with other churches through the connections. Ben, our minister, has engaged in training and learning offered by HEBA, linked with Baptist ministers across the Black Country each month and has attended both the HEBA ministers conference and the national Baptist Assembly. We also began our link with the HEBA justice hub, appointing Vanessa as rep for the group and we look forward to what may come from this link in the life of our church.

We continue to support Baptist Home Mission which seeks to maintain the assistance for churches through the association and central support services, as well as planting, growing and revitalising ministries. We endeavour to give 4% of our total annual income to this project.

We also support BMS World Mission which works around the world to help people experience fullness of life in Jesus Christ. It does this through practical help, advocacy and sharing the love of God. We also endeavour to give 4% of our annual income to this project. In the summer we were pleased to have a visit from BMS to speak to us about their work.

Each year we choose a project to support for the year. In 2024 we supported Mercy Ships and heard some updates through the year about the work that they do providing medical support in hard to reach and disadvantaged areas of the world. We give 2% of our annual income to our charity of the year meaning that a total of 10% of our annual income is given to support different causes.

As well as links with other Baptist Churches, we have continued to remain a key member of Bilston and Bradley Churches Together, with Ben sitting as vice chair of the group. This year we joined together for both a Good Friday outreach and Christmas Carols in the town centre as well as the annual Hope in the Park event in Hickman Park. This saw around 1000 people join together with activities, games, worship, witness and performances from the local primary schools.

Financial Review

Despite initially forecasting a deficit for the year, we are pleased to report that the church finished 2024 with a surplus of £4,400 in the general fund (£2,300 across all funds). This positive outcome was due in part to an increase in rental income, as well as a £2,500 rise in the amount given by church members and attendees.

Gifts from the members and congregation, alongside the Gift Aid claimed, continued to provide just under 60% of the charity's income. Building hire remained a significant source of income, with the church continuing to offer its facilities to two other churches on a weekly basis, as well as hosting various community groups for both regular and one-off events. No wider public appeal for funds was made during the year.

The church remains heavily reliant on the voluntary contributions of its members, who work across all aspects of church life. Many of these activities run with little or no impact on the church's expenditure, but their contributions are invaluable in supporting the church's mission and objectives.

The church has a designated fund for building improvements and major maintenance, which stood at £5,459 as of 31st December 2024. This fund has not been added to during the year, and there are no specific plans for its use at this time, although it remains available should any major maintenance needs arise. Additionally, the church holds a designated fund to assist members and attendees who find themselves in financial need. On 31st December 2024, the balance in this fund was £500.

While the surplus this year is a positive result, it should be noted that no monies were allocated to the building and fellowship funds in 2024. This is not sustainable in the long term, and it will be necessary to address this shortfall in the coming year to ensure the continued health of the church's finances and resources. The budget for the coming year has been set with this in mind.

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

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £10,000 to £12,000. On 31 December 2024, the church held total reserves of £26,375 of which £5,959 were designated. Reserves that were neither restricted nor designated amounted to £20,417.

Conclusion

This report encapsulates the diverse activities and milestones of our Church over the past year. 2024 was a year of growth in faith and community, strengthened by new teams, leaders and meaningful partnerships. We are grateful for the dedication of the church and are excited for the year ahead as we continue our mission to serve Bilston and beyond.



Financial Statement for the Year Ended 31 December 2024

Notes to the
Accounts

Fund Summaries

General Fund	Income	Expenditure	
Regular Offerings	£ 36,418	£ -	2
Gift Aid	£ 7,542	£ -	
Donations, Grants & Other income	£ 3,806	£ -	
Church Building	£ -	£ 15,013	
Building Hire	£ 24,253	£ 532	
Manse	£ -	£ 3,192	
Insurances	£ -	£ 4,404	
Church Groups	£ 3,386	£ 3,733	
Catering & Refreshments	£ 10	£ 686	
Church Giving	£ 636	£ 7,425	
Ministry	£ -	£ 33,558	3
Administration	£ -	£ 3,097	
Pension Deficit	£ -	£ 10	10
Other Expenditure	£ -	£ -	
Allocation from / to Building Project Fund	£ -	£ -	
Allocation from / to Fellowship Fund	£ -	£ -	
Net income / Expenditure	£ 76,051	£ 71,650	
	Opening Balance	£ 16,016	
	Closing Balance	£ 20,417	

Fellowship Fund	Income	Expenditure	
General income / expenditure	£ -	£ -	4
Allocation from / to General Fund	£ -	£ -	
Net income / Expenditure	£ -	£ -	
	Opening Balance	£ 500	
	Closing Balance	£ 500	

Building Project Fund	Income	Expenditure
General income / expenditure	£ 2,000	£ 4,076
Allocation from / to General Fund	£ -	£ -
Net income / Expenditure	£ 2,000	£ 4,076
	Opening Balance	£ 7,535
	Closing Balance	£ 5,459

All Fund Totals	Income	Expenditure
Income / Expenditure	£ 78,051	£ 75,726
	Opening Balance	£ 24,051
	Closing Balance	£ 26,375

Statement of Assets and Liabilities

As at 31st December 2024

Assets

Bank & other cash balances

Barclays Account	£ 25,865	
Cash in Hand	£ 510	
Other monetary assets	£ -	
Investment assets	£ -	
Assets held for Church's own use	£ 3,998,655	6
Accounts Receivable	£ 735	7
Total Assets	£ 4,025,765	

Liabilities

Current Liabilities	£ -	8
Long Term Liabilities	£ 4,372	9
Total Liabilities	£ 4,372	

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2024 are as approved by the deacons.

Signed:

D Turner (Treasurer)

Notes to the Accounts

1. Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 of the Charities Act 2011.

2. General Fund

The General Fund is an unrestricted fund which is used for the general purposes of the church. A further breakdown of the fund categories can be found below.

	Income		Expenditure	
	2023	2024	2023	2024
Regular Offerings	£ 33,854	£ 36,418	£ -	£ -
Bank	£ 20,575	£ 25,469	£ -	£ -
Cash / Cheque	£ 13,279	£ 10,949	£ -	£ -
Gift Aid	£ 11,273	£ 7,542	£ -	£ -
Donations, Grants & Other Income	£ 1,864	£ 3,806	£ -	£ -
Donations	£ 1,123	£ 676	£ -	£ -
Grants	£ -	£ -	£ -	£ -
Legacies	£ -	£ 500	£ -	£ -
Funeral & Wedding Fees & Donations	£ 300	£ 2,631	£ -	£ -
Bank Interest	£ -	£ -	£ -	£ -
Other income	£ 441	£ -	£ -	£ -
Church Building	£ 20,536	£ 24,253	£ 15,481	£ 15,545
Building Hire:				
United Methodist Church	£ 5,760	£ 5,325	£ -	£ -
Holy Spirit Ministries	£ 6,890	£ 8,485	£ -	£ -
Slimming World	£ 2,300	£ 1,450	£ -	£ 532
Genius Tuition Holiday Clubs	£ 3,775	£ 5,388	£ -	£ -
Weight Watchers	£ 770	£ 1,680	£ -	£ -
Kingdom Influence Organisation		£ 560	£ -	£ -
Little kickers		£ 360	£ -	£ -
One-off hire	£ 885	£ 1,005	£ -	£ -
Building Running Costs	£ -	£ -	£ 6,742	£ 6,946
Building Repairs and Maintenance	£ 156	£ -	£ 3,536	£ 3,024
Cleaning & Gardening	£ -	£ -	£ 1,430	£ 1,148
Tech Equipment	£ -	£ -	£ 709	£ 168
Facilities Assistant	£ -	£ -	£ 3,064	£ 3,727
Manse	£ 32	£ -	£ 2,944	£ 3,192
Manse Running Costs	£ 32	£ -	£ 2,712	£ 2,957
Manse Repairs & Maintenance	£ -	£ -	£ 231	£ 236
Insurances		£ -	£ 4,296	£ 4,404

Church Groups	£ 5,119	£ 3,386	£ 5,633	£ 3,733
Children & Youth:				
Boys Brigade	£ 703	£ 541	£ 805	£ 734
Girls Brigade	£ -	£ -	£ -	£ -
Sprouts - Toddlers	£ 679	£ 797	£ 324	£ 554
Youth Group	£ -	£ -	£ -	£ -
Kings Club	£ -	£ -	£ -	£ 161
Refresh Café	£ 2,736	£ 326	£ 2,546	£ 215
Mens Work	£ -	£ -	£ -	£ -
Ladies Work	£ -	£ -	£ -	£ -
Bible Studies	£ -	£ -	£ -	£ -
Courses	£ -	£ -	£ 111	£ 223
Events	£ 1,001	£ 1,722	£ 1,848	£ 1,846
Catering & Refreshments	£ -	£ 10	£ 629	£ 686
Church Giving	£ 1,357	£ 636	£ 7,296	£ 7,425
BMS	£ 465	£ 394	£ 2,783	£ 3,050
Home Mission	£ 10	£ 14	£ 2,945	£ 2,900
Churches Together	£ -	£ -	£ 218	£ 75
Other	£ 882	£ 227	£ 1,351	£ 1,400
Ministry	£ 194	£ -	£ 31,295	£ 33,558
Minster Costs (stipend, expenses etc)	£ 194	£ -	£ 30,680	£ 32,598
CMD	£ -	£ -	£ 264	£ 434
Leadership Development & Expenses	£ -	£ -	£ 170	£ 107
Travel Expenses	£ -	£ -	£ -	£ -
Visiting Speakers	£ -	£ -	£ 181	£ 420
Administration	£ 57	£ -	£ 4,032	£ 3,097
General	£ 2	£ -	£ 1,735	£ 981
Marketing & Communication	£ -	£ -	£ 362	£ 152
Subscriptions / Memberships / Licenses	£ -	£ -	£ 1,278	£ 1,320
Resources	£ 55	£ -	£ 657	£ 643
Office Equipment	£ -	£ -	£ -	£ -
Legal Expenses	£ -	£ -	£ -	£ -
Pension Scheme Deficit	£ -	£ -	£ 12	£ 10
Other Expenditure	£ -	£ -		£ -
Allocation from / to Building Project Fund	£ -	£ -	£ 5,000	£ -
Allocation from / to Fellowship Fund	£ -	£ -	£ 1,000	£ -
Net income / Expenditure	£ 74,285	£ 76,051	£ 77,620	£ 71,650
		Opening Balance	£ 19,350	£ 16,016
		Closing Balance	£ 16,016	£ 20,417
		Surplus / Deficit	£ (3,334)	£ 4,401

3. Remuneration of Minister

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of their services as Minister, including the provision of manse accommodation owned by the church.

4. Fellowship Fund

The Fellowship Fund is a designated fund intended to be used for the purposes of helping church members and attendees with exceptional needs

5. Building Project Fund

The Building Project Fund is a designated fund intended to be used for the purposes of enhancing the facilities of the building/s owned by the church, as well as responding to large repairs.

6. Assets Held for the Church's own use

The church is the beneficial owner of the following assets, the legal title to which is held by the church's custodian trustee, Heart of England Baptist Association:

Church premises at Prouds Lane, Bilston, WV14 6PW valued in the accounts at £3,289,312 based on insured value

Church manse at 70 Bunkers Hill Lane, Bilston, WV14 6JR valued in the accounts at £532,278 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £177,065

7. Accounts Recievable

Hire invoices not yet received	£	735
Total Accounts Receivable	£	735

8. Current Liabilities

Utilities billed but not yet paid	£	-
Cheques written but not cashed	£	-
Other current liabilities	£	-
Total Current Liabilities	£	-

9. Long-Term Liabilities

Baptist Building Fund Loan		£4,372
Other		
Total Long-Term Liabilities	£	4,372

10. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

As of November 2024 Bilston Baptist Church no longer has any further responsibility towards the DB plan and all payments have ceased.



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name BILSTON BAPTIST CHURCH

On accounts for the year ended

30/12/24 Charity no (if any) 1197318

Set out on pages

AS ATTACHED (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

I have no concerns and 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.

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

Signed:

PHILIP WATTS

Date:

6/4/25

Name:

PHILIP WATTS

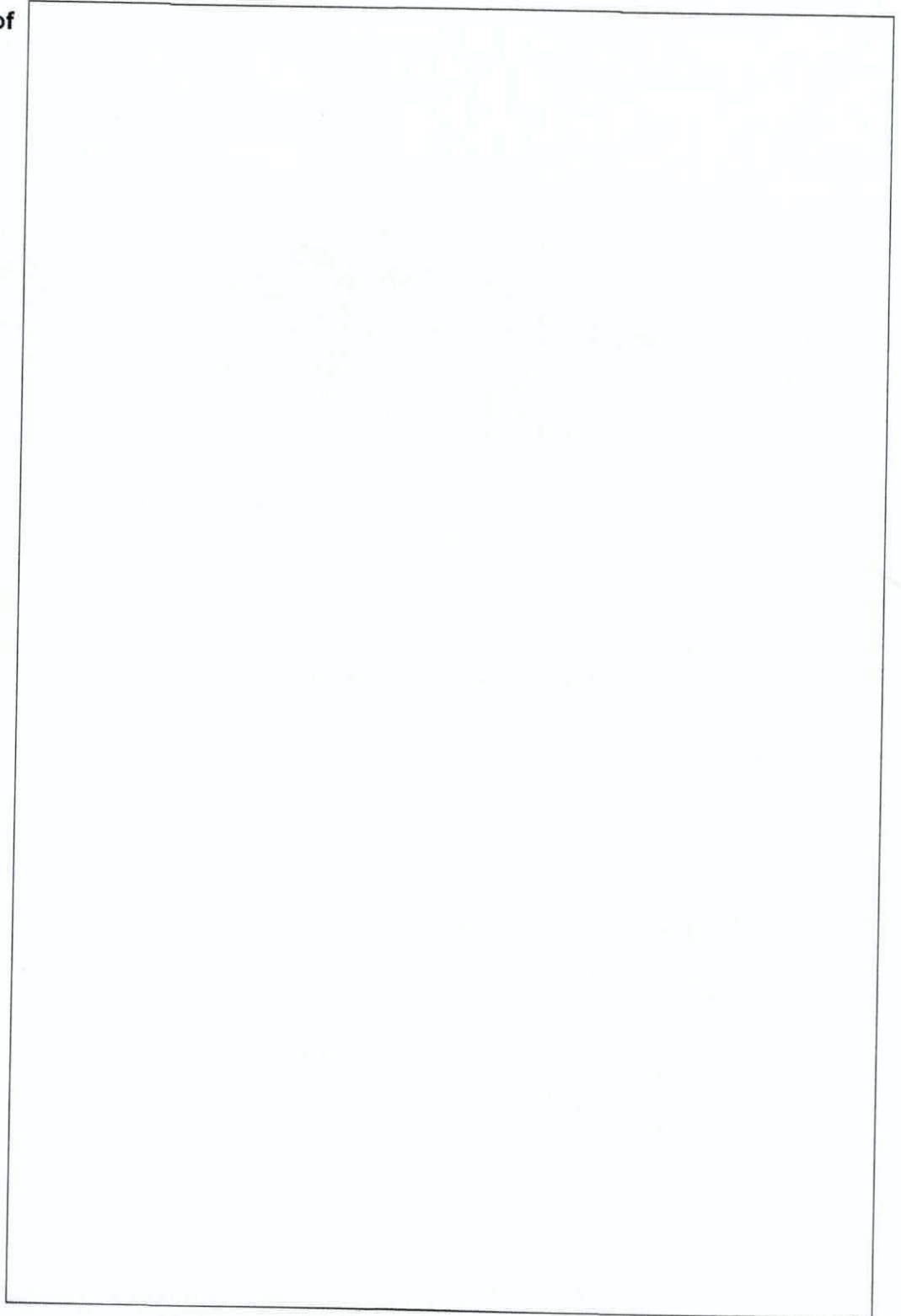
Relevant professional qualification(s) or body (if any):

Address:

3 WAKING CLOSE, PRINCES END, TIPTON, WEST MIDLANDS, DY4 9NW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



BILSTON BAPTIST CHURCH

England & Wales - Charity number 1197318

Accounts



Bilston Baptist Church

2023 Annual Report

Charity name:	Bilston Baptist Church
Charity registration number:	1197318
Address:	Bilston Baptist Church, Prouds Lane, Bilston, WV14 6PW
Property Trustees:	Heart of England Baptist Association, 480 Chester Road, Sutton Coldfield, B73 5BP
Bankers:	Barclays Bank UK PLC
Independent Examiner:	Phil Watts
Charity Trustees:	Rev Ben Haldane (Minister, Chair) Susan Millard (Secretary) David Turner (Treasurer) Sheena Davies Margaret Dodd (from March 2023) Roger Flukes Pavan Sharma (until March 2023)

Annual Report 2023

The Trustees present their annual report for 2023.

Structure and management:

Bilston Baptist Church is a Charitable Incorporated Organisation (CIO) and is governed by its Constitution. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of baptism, to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (Deacons), who, together with the Minister, 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 are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or may be raised by members in a Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities:

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.

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 gatherings of Christian worship. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services

The Church runs several different Bible study groups for the growth of faith and discipleship. It also runs a café which seeks to be a social space where all are welcome. The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church's success is not solely measured by numbers, including financial statistics, but also by less tangible areas such as fellowship and encouragement. The Trustees recognize the importance of these qualitative measures, despite their inherent difficulty to quantify.

Worship, Discipleship & Gathering Together

Throughout the year, the Church actively engaged in various worship and discipleship activities that fostered a sense of community. Regular morning and evening services were held, with an average attendance of 50 people on Sunday mornings, including seven children. Easter Sunday was particularly noteworthy, with the highest attendance of the year reaching 70 individuals, 17 of whom were children.

The theme for the year was centred on prayer. Our teaching series included the Prayer Course, focusing on the significance and practice of prayer, as well as other topics such as Spiritual Disciplines, the Book of James, Parables, and Nehemiah. We welcomed several guest speakers, including Denise from Darkhouse, Rob and James from the Birmingham City Mission, and Mark, our former moderator.

In addition to our regular services, we celebrated Easter and Christmas with special services, and held a Harvest service supporting Operation Agri in Tanzania. Our Giving Sunday before Christmas saw the congregation contributing shoeboxes, participating in a toy appeal, and supporting various Christmas ministries.

Our commitment to discipleship was evident through the weekly Bible studies, attended by approximately 15 people each week. These studies explored a wide range of biblical texts, including Hebrews, Psalms, Jonah, Micah, 1&2 Peter & Jude, and Romans. Additionally, 'Deeper' studies focusing on prayer and justice were held once a month, offering participants a more profound exploration of these important themes.

Members & Friends

Maintaining connections among members was a priority throughout the year. The Church's membership remained stable, ending the year with 59 members. We mourned the loss of two beloved members, Lil Ashton, whose funeral was in February, and Abel Tolley, whose funeral was in June. On a more joyful note, we celebrated the wedding of Shané and Jonathan, led by our former Minister, Adrian.

Groups

Various groups met regularly, providing opportunities for fellowship, learning, and growth. The Boys Brigade had 7-10 boys attending weekly and celebrated winning a shield in a potted sports event. The Girls Brigade saw 8-15 girls participating regularly. Our Sprouts Toddlers group experienced an increase in attendance, typically hosting 8-15 children along with their adults. The Café maintained a steady number of 5-12 attendees each week, fostering good fellowship, though it did not achieve the level of engagement we had hoped for.

Events

The Church hosted numerous events throughout the year, offering diverse opportunities for community involvement. In February, we held a quiz night, followed by various Boys Brigade and Girls Brigade events, including celebrations for the coronation and Christmas. In May, the coronation event was a highlight, where we joined together with the other churches that make use of our building for a time of worship, food and activities, creating a memorable and enjoyable experience for all.

Throughout the year, we organized several Ladies' and Men's meals, providing additional opportunities for fellowship. June was a particularly busy month with Ben's Accreditation at the Baptist Assembly and the Hope in the Park event, which brought together 1000 people from the community to share the good news. The summer was filled with activities such as a ukulele evening, film nights, family picnics, afternoon teas, and a fun day, all of which were well-attended and enjoyed by many.

As the year drew to a close, we held a Light Party and various Christmas events, ensuring that the festive season was celebrated in a warm and sociable manner.

Building Improvements

The Church building underwent significant updates, enhancing the overall environment for worship and fellowship. The main space was redecorated, new carpeting was installed, and a new sound system was implemented, all of which contributed to a refreshed and improved setting for our community gatherings and group use.

Financial Review

In 2023 the church expenditure exceeded its income. This was, in large part, due to major works to upgrade and repair the church building; as anticipated at the close of the previous year. However, the general fund also had a deficit of £3,300 in line with the forecast in the budget for the year. Of note was a decrease in the amount given by church members and attendees of c.£5000 on the previous year. This decrease was balanced in 2023 by a change in frequency of Gift Aid claims providing an additional amount in this past term that will not be repeated going forwards.

Gifts from the members and congregation, alongside the gift aid claimed, provided around 60% of the charity's income. The next biggest income stream was from building hire; we are pleased to be able to provide our resources to two other churches on a weekly basis, as well as other community groups and individuals on both regular and one-off basis. No wider public appeal was made for funds during the year.

The Church is heavily 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.

Whilst looking ahead to our next year, it has been noted that this decrease in monies given will not be sustainable in the long term. The membership has been made aware of this, alongside the possibility that if there is no change we may not be able to continue to employ a full-time minister. However, this does not provide a substantive threat to the continuation of the charity or its activities. In the short term, a restricted budget has been put in place for 2024 to give more time to address the situation. This restricted budget does not include putting additional finances into the designated building and fellowship funds.

The church has a designated fund for building improvements and major maintenance. On 31st December 2023 the balance was £7,535. Due to this fund not being added to next year, there are no specific plans in place for its use but it is available should a major maintenance need arise.

The church also has designated funds to assist church members and congregation who find themselves in need. On 31st December 2023 there was £500 designated to this.

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

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £10,000 to £12,000. On 31 December 2023, the church held total reserves of £24,051 of which £8,035 were designated. Reserves that were neither restricted nor designated amounted to £16,016.

Conclusion

This report encapsulates the diverse activities and milestones of our Church over the past year. Through worship, fellowship, and service, we continue to grow as a community, striving to make a positive impact both locally and globally.



Financial Statement for the Year Ended 31 December 2023

Notes to the
Accounts

Fund Summaries

General Fund	Income	Expenditure	
Regular Offerings	£ 33,854	£ -	2
Gift Aid	£ 11,273	£ -	
Donations, Grants & Other	£ 1,864	£ -	
Church Building	£ 156	£ 15,481	
Building Hire	£ 20,380	£ -	
Manse	£ 32	£ 2,944	
Insurances	£ -	£ 4,296	
Church Groups	£ 5,119	£ 5,633	
Catering & Refreshments	£ -	£ 629	
Church Giving	£ 1,357	£ 7,296	
Ministry	£ 194	£ 31,295	3
Administration	£ 57	£ 4,032	
Liabilities	£ -	£ 12	9
Other	£ -	£ -	
Building Project Fund allocation	£ -	£ 5,000	
Fellowship Fund Allocation	£ -	£ 1,000	
Net income / Expenditure	£ 74,285	£ 77,620	
	Opening Balance	£ 19,350	
	Closing Balance	£ 16,016	

Fellowship Fund	Income	Expenditure	
General income / expenditure	£ -	£ 1,500	4
Allocation (to) / from General Fund	£ 1,000	£ -	
Net income / Expenditure	£ 1,000	£ 1,500	
	Opening Balance	£ 1,000	
	Closing Balance	£ 500	

Building Project Fund	Income	Expenditure
General income / expenditure	£ 7,335	£ 21,699
Allocation (to) / from General Fund	£ 5,000	£ -
Net income / Expenditure	£ 12,335	£ 21,699
	Opening Balance	£ 16,898
	Closing Balance	£ 7,535

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All Fund Totals	Income	Expenditure
Income / Expenditure	£ 81,621	£ 94,818
	Opening Balance	£ 37,248
	Closing Balance	£ 24,051

Statement of Assets and Liabilities

As at 31st December 2023

Assets		
Bank & other cash balances		
Barclays Account	£ 22,979.43	
Cash in Hand	£ 1,071.15	
Other monetary assets	£ -	
Investment assets	£ -	
Assets held for Church's own use	£ 3,793,554.00	6
Total Assets	£ 3,817,604.58	
Liabilities		
Current Liabilities	£ -	7
Long Term Liabilities	£ 5,380.00	8
Pension Scheme Liability	£ -	9
Other Liabilities		
Total Liabilities	£ 5,380.00	

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2023 are as approved by the deacons.

Signed:

D Turner (Treasurer)

Notes to the Accounts

1. Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 of the Charities Act 2011.

2. General Fund

The General Fund is an unrestricted fund which is used for the general purposes of the church.
A further breakdown of the fund categories can be found below.

	Income	Expenditure	Area Net Total
Regular Offerings	£ 33,854.12	£ -	£ 33,854.12
Bank	£ 20,575.00	£ -	
Cash / Cheque	£ 13,279.12	£ -	
Gift Aid	£ 11,273.22	£ -	£ 11,273.22
Donations, Grants & Other	£ 1,863.65	£ -	£ 1,863.65
Donations	£ 1,123.00	£ -	
Grants	£ -	£ -	
Legacies	£ -	£ -	
Funeral & Wedding Fees & Donations	£ 300.00	£ -	
Bank Interest	£ -	£ -	
Other income	£ 440.65	£ -	
Church Building	£ 20,536.00	£ 15,481.22	£ 5,054.78
Building Hire			
United Methodist Church	£ 5,760.00	£ -	
Holy Spirit Ministries	£ 6,890.00	£ -	
Slimming World	£ 2,300.00	£ -	
Genius Tuition Holiday Clubs	£ 3,775.00	£ -	
Weight Watchers	£ 770.00	£ -	
One-off hire	£ 885.00	£ -	
Building Running Costs	£ -	£ 6,742.12	
Building Repairs and Maintenance	£ 156.00	£ 3,536.42	
Cleaning & Gardening	£ -	£ 1,430.35	
Tech Equipment	£ -	£ 708.73	
Facilities Assistant	£ -	£ 3,063.60	
Manse	£ 32.41	£ 2,943.56	£ (2,911.15)
Manse Running Costs	£ 32.41	£ 2,712.30	
Manse Repairs & Maintenance	£ -	£ 231.26	
Insurances	£ -	£ 4,295.97	£ (4,295.97)

Church Groups	£ 5,118.53	£ 5,633.45	£ (514.92)
Children & Youth			
Boys Brigade	£ 702.78	£ 804.87	
Girls Brigade	£ -	£ -	
Sprouts - Toddlers	£ 678.52	£ 323.88	
Youth Group	£ -	£ -	
Kings Club	£ -	£ -	
Refresh Café	£ 2,736.41	£ 2,545.59	
Mens Work	£ -	£ -	
Ladies Work	£ -	£ -	
Bible Studies	£ -	£ -	
Courses	£ -	£ 110.74	
Events	£ 1,000.82	£ 1,848.37	
Catering & Refreshments	£ -	£ 629.44	£ (629.44)
Church Giving	£ 1,357.06	£ 7,296.34	£ (5,939.28)
BMS	£ 465.38	£ 2,783.19	
Home Mission	£ 10.00	£ 2,944.57	
Churches Together	£ -	£ 217.74	
Other	£ 881.68	£ 1,350.84	
Ministry	£ 193.79	£ 31,295.32	£ (31,101.53)
Minster Costs (stipend, expenses etc)	£ 193.79	£ 30,679.99	
CMD	£ -	£ 263.93	
Leadership Development & Expenses	£ -	£ 170.40	
Travel Expenses	£ -	£ -	
Visiting Speakers	£ -	£ 181.00	
Administration	£ 56.50	£ 4,032.36	£ (3,975.86)
General	£ 1.50	£ 1,735.05	
Marketing & Communication	£ -	£ 362.12	
Subscriptions / Memberships / Licenses	£ -	£ 1,278.03	
Resources	£ 55.00	£ 657.16	
Office Equipment	£ -	£ -	
Legal Expenses	£ -	£ -	
Pension Scheme	£ -	£ 12.00	£ (12.00)
Pension Deficit	£ -	£ 12.00	
Other	£ -	£ -	£ -
Allocation from / to Building Project Fund	£ -	£ 5,000.00	£ (5,000.00)
Allocation from / to Fellowship Fund	£ -	£ 1,000.00	£ (1,000.00)
Net income / Expenditure	£ 74,285.28	£ 77,619.66	£ (3,334.38)
	Opening Balance	£ 19,350.25	
	Closing Balance	£ 16,015.87	

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3. Remuneration of Minister

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of their services as Minister, including the provision of manse accommodation owned by the church.

4. Fellowship Fund

The Fellowship Fund is a designated fund intended to be used for the purposes of helping church members and attendees with exceptional needs

5. Building Project Fund

The Building Project Fund is a designated fund intended to be used for the purposes of enhancing the facilities of the building/s owned by the church, as well as responding to large repairs.

6. Assets Held for the Church's own use

The church is the beneficial owner of the following assets, the legal title to which is held by the church's custodian trustee, Heart of England Baptist Association:

Church premises at Prouds Lane, Bilston, WV14 6PW valued in the accounts at £3,205,946 based on insured value

Church manse at 70 Bunkers Hill Lane, Bilston, WV14 6JR valued in the accounts at £415,031 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £172,577

7. Current Liabilities

Utilities billed but not yet paid	£	-
Cheques written but not cashed	£	-
Other current liabilities	£	-
Total Current Liabilities	£	-

8. Long-Term Liabilities

Baptist Building Fund Loan	£	5,380.00
Other	£	-
Total Long-Term Liabilities	£	5,380.00

9. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name: BILSTON BAPTIST CHURCH

On accounts for the year ended

31 DECEMBER 2023 Charity no (if any) 1197318

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
• the accounts do not accord with the accounting records

I have no concerns and 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.

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

Signed: P Watts

Date: 28/3/24

Name: PHILIP WATTS

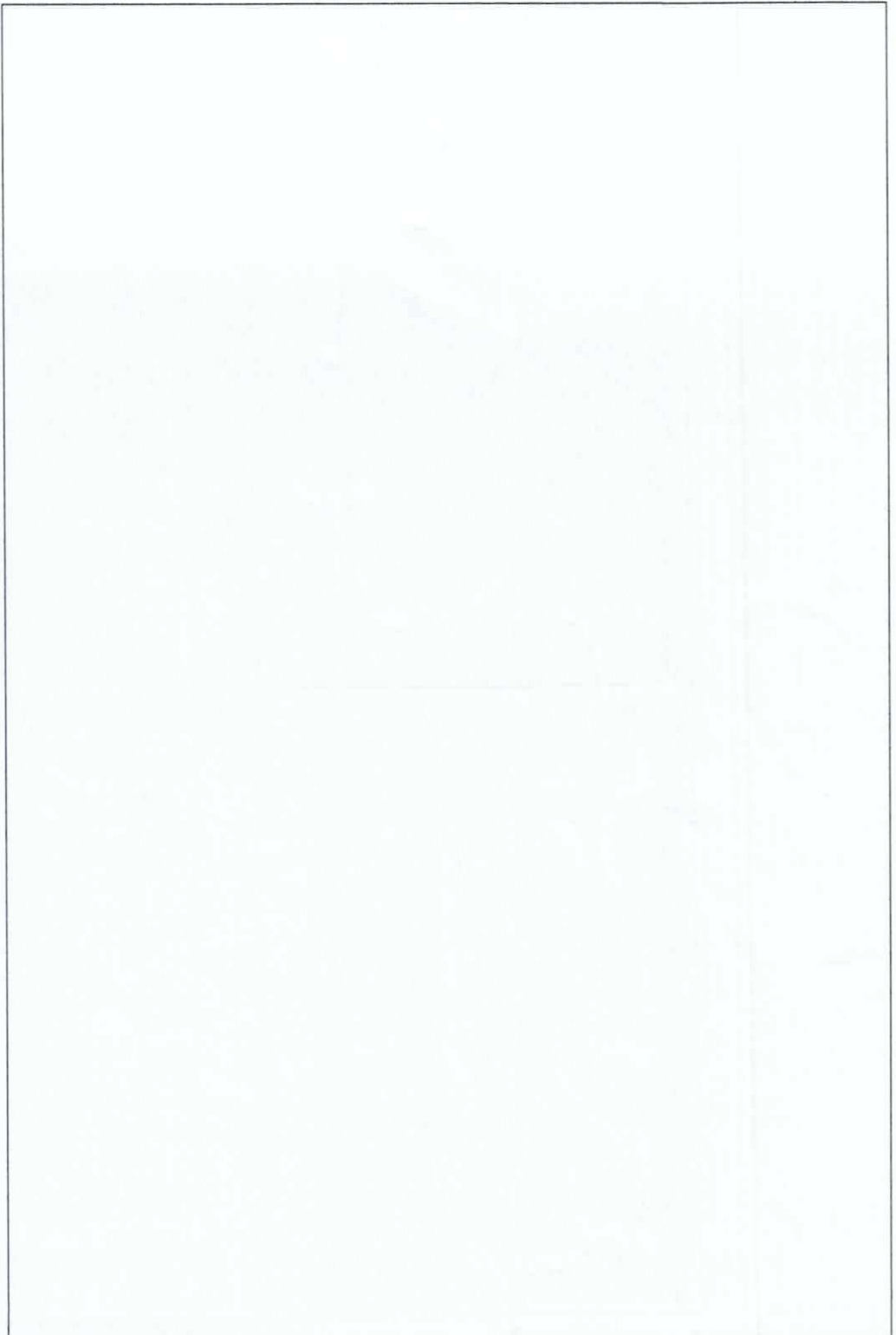
Relevant professional qualification(s) or body (if any):

Address:

3 WARING CLOSE, PRINCES END, TIPTON, WEST MIDLANDS, DY4 9NW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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



BILSTON BAPTIST CHURCH

England & Wales - Charity number 1197318

Accounts



Bilston Baptist Church

2022 Annual Report

Charity name: Bilston Baptist Church

Charity registration number: 1197318

Address: Bilston Baptist Church, Prouds Lane, Bilston, WV14 6PW

Property Trustees: Heart of England Baptist Association, 480 Chester Road, Sutton Coldfield, B73 5BP

Bankers: Barclays Bank UK PLC

Independent Examiner: Phil Watts

Charity Trustees: Rev Ben Haldane (Chair)
Susan Millard (Secretary)
David Turner (Treasurer)
Sheena Davies
Roger Flukes
Pavan Sharma

Annual Report for 2022

The Trustees Present their annual report for 2022.

Structure and management:

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The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (Deacons), who, together with the Minister, 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 are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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Central to the work and witness of the Church is the provision of regular public gatherings of Christian worship. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services

The Church runs a number of different bible study groups for the growth of faith and discipleship. It also runs a café which seeks to be a social space where all are welcome. The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

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 but believe that 2022 was a positive year in the life of the church, building strong foundations for what lies ahead, and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

The charity only became active in October 2022 following the transfer of all assets, liabilities and activities from Bilston Baptist Church (an unincorporated charity). The new CIO has continued with and built upon all the work that has gone before.

One highlight of these last two and a half months of the year was the continued work with starting a café and toddler group. Both began in September and continued to develop under the new charity. The café is a social space, open every Wednesday, where people can come and meet others, play games, engage in crafts and activities, as well as enjoy snacks and a light lunch. The toddler group runs on a Tuesday in term time. During the session children can play with various toys, adults can chat together, and there is a break midway for snacks, songs and stories from the Bible.

At the end of October the Church held a Light Party for children with lots of activities, games and closing with a fire and sparklers. The Church is linked to a Girls Brigade and a Boys Brigade, both of which meet in the premises. Both regularly have 7-15 children attending and they undertake a variety of activities, including sharing messages of God's love.

Average attendance at Sunday Gatherings has been around 45-50, with a regular group of 6-8 attending evening services. The bible studies during the week get 14-18 people attending between the two sessions.

Financial Review

The assets transferred to the charity from the old, unincorporated, church, provided it with a good starting point, both in monetary terms and in the buildings and resources. Those that gave to the previous charity have continued to support the work through this new charity and gifts from the members and congregation provided around 60% of the charity's income. The next biggest income stream is from building hire, we are pleased to be able to provide our resources to two other churches on a weekly basis, as well as other community groups and individuals on both regular and one-off basis. No wider public appeal was made for funds during the year.

The Church has planned works to improve the main hall of the church premises and anticipate a larger spend in the next year on the building. It has set aside designated funds for this purpose and is confident of sufficient funds for this work. The amount designated for building project and big repair was £16,868 on 31st December 2022.

The church has also designated some funds to assist church members and congregation who find themselves in need. On 31st December 2022 £1000 was designated to this.

The Church is heavily 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.

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £10,000 to £12,000. As at 31 December 2022, the church held total reserves of £37,248 of which £17,868 were designated. Reserves that were neither restricted nor designated amounted to £19,380.



Financial Statement for the Year Ended 31 December 2022

* CIO assets were transferred from old charity on 14th October 2022

all other financial activity occurred in the time following this.

Notes to the
Accounts

Fund Summaries

General Fund	Income	Expenditure	
Transferred to CIO from old (non-registered) charity	£ 46,693.05	£ -	2
Regular Offerings	£ 5,754.01	£ -	
Gift Aid	£ -	£ -	
Donations, Grants & Other income	£ 638.43	£ -	
Church Building	£ 1,500.00	£ 1,939.92	
Manse	£ -	£ 426.88	
Insurances	£ -	£ 4,160.88	
Church Groups	£ 856.61	£ 1,112.25	
Catering & Refreshments	£ -	£ -	
Church Giving	£ 993.68	£ 520.00	
Ministry	£ -	£ 6,327.39	3
Administration	£ -	£ 1,065.21	
Pension Scheme	£ -	£ 3.00	9
Other Expenditure	£ -	£ -	
Net income / Expenditure	£ 56,435.78	£ 15,555.53	
Allocation (to) / from Building Project Fund		£ (20,500.00)	
Allocation (to) / from Fellowship Fund		£ (1,000.00)	
Opening Balance		£ -	
Closing Balance		£ 19,380.25	

Fellowship Fund	Income	Expenditure	
Donations and Gift Aid	£ -	£ -	4
General income / expenditure	£ -	£ -	
Net income / Expenditure	£ -	£ -	
Allocation (to) / from General Fund		£ 1,000.00	
Opening Balance		£ -	
Closing Balance		£ 1,000.00	

Building Project Fund	Income	Expenditure
Donations and Gift Aid	£ -	£ -
General income / expenditure	£ -	£ 3,632.08
Net income / Expenditure	£ -	£ 3,632.08
Allocation (to) / from General Fund		£ 20,500.00
Opening Balance		£ -
Closing Balance		£ 16,867.92

All Fund Totals	Income	Expenditure
Income / Expenditure	£ 56,435.78	£ 19,187.61
Opening Balance		£ -
Closing Balance		£ 37,248.17

Statement of Assets and Liabilities

As at 31st December 2022

Assets		
Bank & other cash balances		
Barclays Account	£ 36,676.68	
Cash in Hand	£ 571.49	
Other monetary assets	£ -	
Investment assets	£ -	
Assets held for Church's own use	£ 3,676,522.00	6
Total Assets	£ 3,713,770.17	
Liabilities		
Current Liabilities	£ 3,021.21	7
Long Term Liabilities	£ 6,052.00	8
Pension Scheme Liability	£ -	9
Other Liabilities	£ -	
Total Liabilities	£ 9,073.21	

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2022 are as approved by the deacons.

Signed:

D Turner (Treasurer)

Notes to the Accounts

1. Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 of the Charities Act 2011.

2. General Fund

The General Fund is an unrestricted fund which is used for the general purposes of the church.
A further breakdown of the fund categories can be found below.

	Income	Expenditure	Area Net Total
Transferred to CIO from old (non-registered) charity			£ 46,693.05
Bank	£ 44,069.88	£ -	
Cash in Hand	£ 2,623.17	£ -	
Regular Offerings			£ 5,754.01
Bank	£ 2,475.00	£ -	
Cash / Cheque	£ 3,279.01	£ -	
Gift Aid	£ -	£ -	£ -
Donations, Grants & Other Income			£ 638.43
Donations	£ 242.60	£ -	
Grants	£ -	£ -	
Legacies	£ -	£ -	
Funeral & Wedding Fees & Donations	£ 395.83	£ -	
Bank Interest	£ -	£ -	
Other income	£ -	£ -	
Church Building			£ (439.92)
Building Hire:			
United Methodist Church	£ -	£ -	
Holy Spirit Ministries	£ 950.00	£ -	
Slimming World	£ 550.00	£ -	
Genius Tuition Holiday Clubs	£ -	£ -	
One-off hire	£ -	£ -	
Building Running Costs	£ -	£ 964.82	
Building Repairs and Maintenance	£ -	£ 202.97	
Cleaning & Gardening	£ -	£ 93.84	
Tech Equipment	£ -	£ 58.29	
Facilities Assistant	£ -	£ 620.00	
Manse			£ (426.88)
Manse Running Costs	£ -	£ 306.84	
Manse Repairs & Maintenance	£ -	£ 120.04	

Insurances	£ -	£ 4,160.88	£ (4,160.88)
Church Groups			£ (255.64)
Children & Youth:			
Boys Brigade	£ -	£ -	
Girls Brigade	£ -	£ -	
Sprouts - Toddlers	£ 173.09	£ 198.12	
Youth Group	£ -	£ -	
Kings Club	£ -	£ -	
Refresh Café	£ 683.52	£ 635.98	
Mens Work	£ -	£ -	
Ladies Work	£ -	£ -	
Bible Studies	£ -	£ -	
Courses	£ -	£ -	
Events	£ -	£ 278.15	
Catering & Refreshments	£ -	£ -	£ -
Church Giving			£ 473.68
BMS	£ 266.69	£ -	
Home Mission	£ 51.52	£ -	
Churches Together	£ -	£ -	
Other	£ 675.47	£ 520.00	
Ministry			£ (6,327.39)
Minster Costs (stipend, expenses etc)	£ -	£ 6,214.39	
CMD	£ -	£ -	
Leadership Development & Expenses	£ -	£ -	
Travel Expenses	£ -	£ -	
Visiting Speakers	£ -	£ 113.00	
Administration			£ (1,065.21)
General	£ -	£ 346.41	
Marketing & Communication	£ -	£ 37.19	
Subscriptions / Memberships / Licenses	£ -	£ -	
Resources	£ -	£ 93.01	
Office Equipment	£ -	£ -	
Legal Expenses	£ -	£ 588.60	
Pension Scheme	£ -	£ 3.00	£ (3.00)
Other Expenditure	£ -	£ -	£ -
Net income / Expenditure	£ 56,435.78	£ 15,555.53	£ 40,880.25
Allocation (to) / from Building Project Fund		£ (20,500.00)	
Allocation (to) / from Fellowship Fund		£ (1,000.00)	
Opening Balance		£ -	
Closing Balance		£ 19,380.25	

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3. Remuneration of Minister

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of their services as Minister, including the provision of manse accommodation owned by the church.

4. Fellowship Fund

The Fellowship Fund is a designated fund intended to be used for the purposes of helping church members and attendees with exceptional needs

5. Building Project Fund

The Building Project Fund is a designated fund intended to be used for the purposes of enhancing the facilities of the building/s owned by the church, as well as responding to large repairs.

6. Assets Held for the Church's own use

The church is the beneficial owner of the following assets, the legal title to which is held by the church's custodian trustee, Heart of England Baptist Association:

Church premises at Prouds Lane, Bilston, WV14 6PW valued in the accounts at £3,112,571 based on insured value

Church manse at 70 Bunkers Hill Lane, Bilston, WV14 6JR valued in the accounts at £396,400 based on insured value

The church also owns fixtures, furniture and equipment with an insured value of £167,551

7. Current Liabilities

Utilities billed but not yet paid	£	-
Cheques written but not cashed	£	2,221.21
Other current liabilities	£	800.00
Total Current Liabilities	£	3,021.21

8. Long-Term Liabilities

Baptist Building Fund Loan		£6,052
Other	£	-
Total Long-Term Liabilities	£	6,052.00

9. Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

County Name
Bilston Baptist Church

**On accounts for the year
ended**

31 December 2022	Charity no (if any)	1197318
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Set out on pages

1-6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:

P. Watts

Date:

6 May 2023

Name:

PHILIP WATTS

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

Address:

3 Waring Close, Princes End, Tipton, West Midlands, DY4 9NW.

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

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