



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.

Bilston Baptist Church

Charity no. 1197318



Financial Statement for the Year Ended 31 December 2023

Notes to the
Accounts

Fund Summaries

General Fund	Income	Expenditure	2
Regular Offerings	£ 33,854	£ -	
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	4
General income / expenditure	£ -	£ 1,500	
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

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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

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.