

LUMB BAPTIST CHURCH

England & Wales · Charity number 1199233

Details

Status Registered

Legal form CIO

Registered 2022-06-09

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

Contact

Address Lumb Baptist Church
Burnley Road East
Rossendale
BB4 9PL

Phone 01706214178

Email secretary.lumbbaptistchurch@gmail.com

Website www.lumbbaptist.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: Religious and community activities for all ages

Classification

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

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£75,739	£84,711	-	-
2023-12-31	£62,850	£67,063	-	-
2022-12-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Rev Stephen William Ansell	Chair	2023-05-11
Beryl Tattersall		2023-05-11
Elizabeth Rimmer		2023-05-11
Ian Kevin Rimmer		2023-05-11
Julie Sharp		2023-05-11
Marilyn Grainger		2023-05-11
Professor Peter Robert Fielden		2023-05-11
Rosalind Bill		2023-05-11
Sally Fielden		2023-05-11

LUMB BAPTIST CHURCH

England & Wales - Charity number 1199233

Accounts

Lumb Baptist Church Annual Reports 2024

Financial Statements

Year Ended 31st December 2024

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1. Reference and administration details

Trustees:

Mrs Sally Fielden - secretary

Mrs Elizabeth Rimmer - treasurer

Miss Marilyn Grainger

Prof Peter Fielden

Mr Ian Rimmer

Mrs Ros Bill

Mrs Julie Sharp

Mrs Beryl Tattersall

All the above were appointed on 11th May 2023.

The minister Revd Stephen Ansell is also a trustee and has been in position since March 2022

Registered Office

Lumb Baptist Church, Burnley Road East, Lumb Lancashire BB4 9PL

Operating from: Lumb Baptist Church – as above.

Bankers

TSB, 55 Bank Street Rawtenstall, Rossendale, Lancashire BB4 7QN

Independent Examiner

Mark Heaton FCCA FCIE

KM

Chartered Accountants

1st Floor, Block C, The Wharf,

Manchester Road,

Burnley

BB11 1JG

Trustees Report

Year Ended 31st December 2024

The Trustees present their report on the activities of the Charity.

Objects

The principal purpose of the Church is 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.

2. Minister

This year, as a church, we have continued to love and serve our local community in Lumb and Water. Alongside our regular activities, including a service every Sunday morning with communion shared on the first Sunday of the month, monthly Sunday evening prayer and communion services and home groups we have organised or been involved with several new events including the Water School Christmas carol concert with Water Village Band, the Deep-Sea Divers holiday club and the concert held to raise money for our defibrillator. We have also run our Treat or Treat event and Firepit Carols for a second year. After each of these events, I have received very positive feedback from those attendees outside of the church who found us to be very friendly and welcoming. At this point, I would like to say a huge thank you to all those who have faithfully contributed to the work of LBC in 2024. There are far too many of you to mention here, but you know who you are. Because of all your hard work and dedication, it is apparent to the community around us that Lumb Baptist Church is a caring and outward-looking fellowship whose love clearly demonstrates that God is very much alive.

And so, to 2025! Our key text for the year is 1 John 3:1a,

*“See what kind of love the Father has given to us, that we should be called children of God; and so we are. ”*My big prayer is that none of us will be able to keep this stunning truth to ourself and that each of us will have the courage to invite a friend or colleague to church, so they will have the opportunity to learn that they too are a loved child of God.

3. Secretary

We are delighted that this has been our third year of Steve and Sarah’s ministry with us and have been so encouraged by their work with us, including Steve’s weekly preaching and pastoral work and the new events that have been developed.

In my report I will mention items not covered in the other separate reports. We are delighted to have further developed our links with Water School again over the past year by them having their Easter, Harvest and Christingle services in our building. We also again gave every child a Real Easter Egg and a trustee continues as a school governor with them.

On Good Friday many participated in an interesting local walk and we saw in Easter Day with an early sunrise with a communion service on our field.

In June we hosted a defibrillator training course for the community, run by our local First Responders and 45 of us went to Llandudno for our church weekend.

Administratively we have reviewed and updated our health and safety policies. We have enjoyed four bring and share lunches after Sunday services during the year.

Many thanks to all who were involved in the successful Deep Sea Divers Holiday Club in August. In December the Ladies had an enjoyable games evening at church, thanks to those who enabled this to happen.

As we look back over the year, we thank God for his many blessings to us and at a time of uncertainty in the world we put our hope and trust in his sovereignty.

4. Treasurer

The Reserves Policy for Review 01/03/25

The Reserves policy of our church is to hold six months' staffing costs and six months' regular expenditure to allow the church to adapt to any changes in the income or expenditure of the church. This is subject to a minimum of £20,000. After preparation of the 2025 budget, six months' regular expenditure is deemed to be £31,000

Risk management

Risks to the charity include those mitigated by comprehensive safeguarding policies and training and insurance covering buildings, contents and activities. A formal risk assessment has been worked on by the trustees.

Structure, Governance and Management

The Church is an independent charity. In accordance with our Constitution Trustees are appointed as required and aim to have a broad range of skills and contacts within the Church community. The trustees are also the Deacons of the church.

The Charity is a Charitable Incorporated organisation number 1199233 governed by its Constitution.

Approved by order of the Trustees and signed on their behalf on 3rd March 2025

Trustee signature: Sally Fielden

Independent Examiners Report to the Trustees of Lumb Baptist Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 matters have come to my attention in connection with the examination giving me cause to believe:

- (1) accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Mark Heaton FCCA FCIE

KM Chartered Accountants, 1st Floor, Block C, The Wharf, Manchester Road, Burnley, BB11 1JG

Date: 1st March 2025

**LUMB BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT**

	2024	2023
Receipts		
Weekly offerings	40,720	39,863
Gift Aid	9,192	9,410
GASD Scheme	1,391	-
Church weekend	7,341	395
Other donations/income inc Gift Day	3,593	4,309
Deposit account interest	605	530
Rent received (Manse & ground rent)	10,116	8,343
Room hire/funerals/grave plots	2,240	-
Lumb Little Lambs	461	-
Sundry Income	80	-
	75,739	62,850
Payments		
Minister's stipend, Employers NIC, Pension contributions, property	42,726	39,669
Donations to other organisations	4,121	3,898
Cleaner	1,872	1,701
Manse	5,241	2,902
Church property costs (including roof repair, windows etc)	10,618	6,792
Equipment	867	168
Graveyard	295	844
Church weekend	9,144	-
Independent examination	375	300
Other	9,452	10,789
	84,711	67,063
Net receipts/payments	(8,972)	(4,217)
Balance brought forward	47,905	52,122
Balance carried forward	38,932	47,905

**LUMB BAPTIST CHURCH
STATEMENT OF BALANCES**

	<u>2024</u>	<u>2023</u>
Cash Funds		
Bank accounts	30,844	39,997
Baptist Union account	8,088	7,908
	38,932	47,905

Other Assets (at cost)

Manse	120,000	120,000
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Liabilities

Other liabilities – repairs		
Funds held unspent		5,384

Other assets

Chapel (no historical cost records available)

Other liabilities

Baptist Ministers Pension Fund	Nil	Nil
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The above receipts and payments account and statement of assets and liabilities were approved by the trustees on 3rd March 2025

Sally Fielden

Trustee

5. Lumb Little Lambs

Lumb Little Lambs is the toddler group held every Thursday morning at church during term time.

The session is 2 hours long (9.15-11.15am).

The main body of church is used for playing with all the various toys, and then our Bible based story time, singing, prayer time and snack time takes place in the coffee lounge.

It's a real privilege to be part of this work and build relationships with both the children and adults.

We thank God for the continuing safekeeping of all the children that attend on a Thursday and pray that He will work in their hearts and the hearts of the adults.

A big thank you also to all the regular helpers.

6. Church Manse

The church manse continues to be rented out to tenants. The building is quite old and so not unexpectedly it does require fairly constant maintenance. As part of the 2024 church budget process, we set a maintenance budget of £2,000. However, the actual spend was more than double that figure at £4,118. By far the largest cost has been repairs to both the main roof and the roof above the front bay window.

Together those repairs totalled £3,209. The remainder was various small jobs including a new waste pipe set up for the en-suite bathroom.

7. Social Group

We continue with our aim to enable social activities for both members and non-church members. There are currently 21 people in the group, both working and retired. We enjoy a variety of events and outings and members are encouraged to suggest activities for consideration. During this year activities have included a local history lecture in February. In March a number of us had a prayer walk around Lumb and Dean finishing with lunch at the water trough. In April we journeyed down to Gaydon enjoying an excellent day out despite the distance at the British Motor Museum. Nearer to home in June, some of us tried our skill in a round of Pitch and Putt at the Towneley Golf Club. Our now annual games night in October produced some enjoyable contests, with worthy winners. We ended the year with our December event having Christmas dinner at the Rose and Bowl in Stacksteads.

We feel the group continues to help social connections and strengthens relationships within our church fellowship, also providing an opportunity to welcome others who may not be involved in church activities.

We value your prayers for our group's year ahead.

8. Open the Book

What a privilege it is to be allowed into a school family, and be trusted to stand up in front of all the children and tell the stories from the Bible. We regularly go into these schools: Water, St Anne's and Newchurch, and once every half term St Paul's and St Mary's.

Please pray for the work we are doing in your private prayers. That prayer back up is so important. We are now only a small team and would welcome new members.

9. Prayer Meetings

There is a prayer meeting every Sunday morning, 9.45-10.15am held in the room next to the Minister's office. This time is especially to thank God and pray about the church service and everyone who is involved and for everyone who comes in through the doors.

Every Wednesday morning, 11.00-12.00, we have a prayer meeting in the coffee room. This is a time of praise and thanksgiving, and intercession for our community and all the outreach the church is involved in - Renew Wellbeing, Open the Book, Lumb Little Lambs, Good News for Everyone (previously known as the Gideons) and other events the church is involved in.

On the last Sunday of the month we have a meeting 6.30-7.30pm, in the coffee room. A precious time of prayer with communion.

On the first Saturday morning of every month we have a prayer meeting from 8.30-9.30am, in the coffee lounge. Again, praising and thanking God, and bringing our requests for our church, community, nation and world to Him.

These meetings are open to everyone, and there is a great blessing in being with brothers and sisters in prayer. If you feel you'd never pray out loud that's absolutely fine, still come. God hears all our prayers, silent or otherwise, He longs for us to draw close to Him and talk with Him.

"Trust in, lean on, rely on and have confidence in Him at all times.. pour out your hearts before Him. God is a refuge for us. "(Psalm 62:8)

10. Renew Wellbeing Lumb

This continues to be a really lovely, relaxed group where all are welcome. Some come and have a chat. Some like to do a jigsaw (we now have two on the go!). Some bring their knitting/crocheting, and others get involved playing dominoes or try one of the other games available. Some sometimes do some Art Work and others read a newspaper. There is always coffee, tea and homemade cake. A prayer space is available in the main hall and Fiona has led a five-minute prayer time for those who want to participate.

We always finish with a short wind down. This quietens our bodies and minds as we think on the scripture for the week. This year we were blessed to welcome a new host after she completed the short training with Renew Well Being UK. We finished the year with our usual Renew space but incorporated a short Christingle Service where seventeen of us took part.

What People Have Said:

"Strangers can come in and they are accepted straightaway".

"Lovely relaxed atmosphere. Things to do if you want to or not".

"Love the relaxation and wind down".

" Love the coffee and cake".

"Very friendly".

"Time for yourself".

11. Safeguarding Report

As I have noted previously, Safeguarding is a completely essential component of the fallen world in which we live. As a church, it is so important that we adopt the “gold standard” in safeguarding practice to protect all who may be at risk, and also, equally importantly, to protect those who work with children, young people and adults at risk (formally known as “vulnerable adults”).

During the past Church year, I am very pleased to report, and offer great thanks to our Father in Heaven, that we have had zero safeguarding incidents during the past year. It is so important that we seek to maintain this record in the coming year, but also that we continue to have in place the appropriate mechanism to deal with a safeguarding issue, should it arise. ***The key Safeguarding person at Lumb is Julie Sharp, (Designated Person for Safeguarding)***. Julie organises both the DBS checks and training sessions. She is also the “go to person”, should there ever be a safeguarding incident. A lesser role is that of the “Safeguarding Deacon” (at Lumb this is Peter Fielden) whose role it is to ensure safeguarding best practice is being followed, and to publicise the need for training and DBS checking.

Safeguarding best practice is described in our local church Safeguarding Policy, which is a lengthy but necessary document, based on best practice guidance from the Baptist Union. This document is compiled to explain in sufficient detail about how we should implement safeguarding best practice within all meetings that include children, young people and adults at risk. Each year our policy is reviewed and adjustments made to reflect best practice and updated advice from the Baptist Union. You may find a copy of this document on the church website. There is also a printed copy pinned to our notice board at the back of church. If anyone requires a printed copy, please contact Peter Fielden as the Safeguarding Deacon.

Please be aware that we are required by law to run a DBS check on each of our church workers. At Lumb, it is also our policy that our deacons should be both formally safeguarding trained and DBS checked for completeness. If you would like to help with our work, at Lumb with either children, young people or adults at risk, then please ensure you have an up-to-date DBS check. If you are unsure whether your old DBS check is still valid, or need to enlist for a DBS check, then please ask Julie.

Finally, please understand that whilst Safeguarding is there to ensure a safe environment for all who may be described as children, young people and adults at risk, it is also there to ensure the safety of all our dedicated workers who serve in such an environment within our fellowship at Lumb.

My heartfelt plea is unchanged from my previous annual reports: It is that, whether or not you are affected by safeguarding practice directly, you hold the safety of our children, young people and adults at risk, and also those who serve as workers with these groups regularly in your prayers. Please pray for the Lord’s protection and guarding in all that we do at Lumb in this regard – many thanks.

12. Sunday School Report

We count it a privilege to have families with young children in our church and to share in the responsibility of teaching them about God's love. It is a joy to see their enthusiasm as they take part in our worship services. Together, as a church family, we continue to nurture and encourage all generations as we seek to grow in Christ.

Groups and Activities

Our Sunday School continues to have two groups:

- **Primary Section:** the regular attendees enjoy story time, crafts, and games related to each lesson. They often ask if they can read the story themselves from their story sheet, which they take home each week.
- **Older Group:** this group has sessions involving art, quizzes, competitive games, drama, and Bible reading. It has been encouraging to see their growing confidence in sharing their thoughts and engaging with the material.

Teaching Focus

We have continued teaching the Old Testament chronologically while also exploring stories of Jesus and how he met with different people. This year, we focused on:

The lives of Moses, Joshua, and the Judges. The command to love God wholeheartedly and love our neighbours. Understanding the Trinity. Responding to the challenges of a suffering world.

Highlights of the Year

- **Church Weekend Away:** Eight children joined us in Llandudno, where we explored Psalm 1 through artwork and drama, contrasting the two groups of people mentioned in the psalm.
- **Creative Projects:** From making Mothering Sunday cards to messy hand-printing angel wings for our Christmas decorations, the children and young people have shown real creative flair.
- **Holiday Club:** Our young people stepped up as capable and reliable Dive Assistants during the Deep Sea Divers Holiday Club. Not only did they support the leaders, but they also built strong relationships with the younger children and participated enthusiastically in all the activities.
- **Nativity Service:** This is always a highlight of our year. This time, the older group played a family busy with their Christmas preparations who needed a reminder of the true meaning of Christmas. Cue the younger children, with some adult helpers, acting out the biblical account of Jesus' birth.
- **Year-End Outing:** We concluded the year with a fantastic trip to the Grip 'n' Go climbing wall in Haslingden—a fun way to celebrate teamwork, daring, and determination.

Thank You

A huge thank you to everyone who volunteers to support us each week. It is always a pleasure to have different people join our groups and share in this ministry.

LUMB BAPTIST CHURCH

England & Wales - Charity number 1199233

Accounts

Lumb Baptist Church

Charity No. 1199233

Annual Report
and



Financial Statements

Year Ended 31st December 2023

TEXT FOR 2024

Come bless the Lord, all you servants of the Lord" (Psalm 134:1)

Reference and administration details

Trustees:

Mrs Sally Fielden
Mrs Elizabeth Rimmer
Miss Marilyn Grainger
Prof Peter Fielden
Mr Ian Rimmer
Mrs Ros Bill
Mrs Julie Sharp
Mrs Beryl Tattersall

All the above were appointed on 11th May 2023.

The minister Revd Stephen Ansell is also a trustee and has been in position since March 2022

Registered Office.

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Chartered Accountants
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Trustees Report

Year Ended 31st December 2023

The Trustees present their report on the activities of the Charity.

Objects

The principal purpose of the Church is 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.

Our Activities

Minister

I want to start by praising God for all the ways in which He has so richly blessed us over the last year. Renew Wellbeing and Lumb Little Lambs have both continued to grow and each of our three community events - the street party for the Coronation, Treat or Treat (our alternative Halloween event) plus the Fire Pit Carols were enjoyed by many. I also wish to praise and thank God for the dedicated individuals within our fellowship who have worked tirelessly to make these events such a success.

Thank you as well to everyone involved in the running of the church across the year. From those of you who looked after the building in any way, served refreshments, provided technical support, bought and arranged the flowers, preached or were on welcome of a Sunday morning to those of you who prepared communion, led our young peoples' work, played in the worship band, oversaw the finances, assisted with the funerals, led the Sunday service or helped me prepare the crafts for our All-In services – your commitment has been invaluable. Please forgive me if I have failed to mention anyone involved in any other acts of service and hope you too will accept my thanks. I praise God knowing that your wonderful team effort will carry on into this new year.

So, what has God been saying to all of us over 2023? Well, we started the year with our key text, or more accurately key word, "Dwell". We were called to dwell deeply in Jesus Christ by immersing ourselves in Him through reading His Word, much prayer and being fully open to the Holy Spirit.

Following on from this, a few weeks later, came our vision message which divided into three parts:

1. We were to be a place where we dwelt deeply in God.
2. We were to be a place of sanctuary for those going through the storms of life and, through God's grace, they could have their lives turned around.
3. We were called to be a place in which and from which, people can live courageously for God.

In spring, we looked at the early chapters of Luke's gospel, starting with Jesus in the wilderness and finishing with Jesus' sermon on the plain. It was wonderful to hear again the amazing miracles and teaching of Jesus, but most of all to see how Jesus seemed to value the company of ordinary people and even the worst of sinners. We saw again that absolutely no one is beyond God's love.

We spent the summer with Gideon, a man who was short on confidence and full of excuses, yet with the presence of God overcame the Midianites. It reminds us again that if God is with us, we can do what is seemingly impossible. This encouragement continues to speak to us in 2024 as we seek God's will for our future.

Finally in the autumn, we turned to The First Letter of John. John's main themes are:

- the forgiveness of sin
- loving God (which we most show by loving others)
- the promise that eternal life with Christ is secure for all those who keep themselves safe from false teaching.

We have started 2024 with our key text for the year ahead:

"Come bless the Lord, all you servants of the Lord" (Psalm 134:1).

Though it might seem a totally strange thing for us to do, we saw that it really does move God's heart when we express our love for Him in words, in time spent with Him in prayer and reading and by serving Him. I pray that in all these ways we will truly bless God in 2024
May God bless you all. Steve

Secretary

What an encouragement it is to be writing this report having had Steve and Sarah with us for two years and the blessing their ministry has brought to us.

Here I seek to address areas not covered in all of the other separate reports. We are delighted to have further developed our links with Water School over the past year by them having their Easter, Harvest and Christingle services in our building. We also again gave every child a Real Easter Egg and Peter Fielden continues as a school governor with them.

Easter Time saw our energetic folks walking to Towneley Park and back and a good number of people saw in Easter Day sunrise with a communion service on the top of the field behind us.

The final administrative details were completed and on May 11th we had our first annual general meeting as the newly formed Lumb Baptist Church Charitable Incorporated Organisation (CIO).

We have been heartened by the response from our community to the Coronation Street Party, Treat or Treat event and the Fire Pit Carols; it was encouraging to see so many local people and make new links and contacts with our community.

We now have a trained Welcome Team for Sunday services and our rotas are published on a three-monthly basis. There has also been the addition of a monthly Sunday evening prayer meeting.

The morning service on Sunday 23rd April included the dedication of Toby Fielden. On Saturday 20th May Steve Ansell had a surprise 60th birthday party at church, many thanks to Sarah for getting him there whilst keeping the secret!

We were very saddened by the passing of our dear friend Lynne Kemp in July, we thank God for her life, it was a privilege for us to have known her, may her family know God's peace and blessing.

As we review another year, we praise God for his many blessings to us and His amazing grace poured out to us through Jesus Christ. As we look to the future our hope and trust is in Him.

God bless Sally

Coffee with a Cause

We were able to have only 4 coffee mornings this year as the people who run it had family commitments.

January - RAFT -£35

February - Defibrillator -£130

March - Marie Curie - £100

June - CAP - £70

Thank you all who come along to support such good causes.

God Bless

Carole

Commented [S Fielden1]:

Flowers

I would like to thank all those who have kindly provided flowers for the church each week. It has been a difficult time for me this year so I do appreciate all the help. I love to see the flowers in church which are then taken to someone who may be ill or you think it would show we care. There is a list at the back of the church for you to add your name if you wish to provide flowers. There are quite a few places available over the year.

Thank you, Beryl. 

Lumb Little Lambs

Lumb Little Lambs is the baby and toddler group that meets in the church every Thursday morning (in term time) from 9.15-11.15am.

We usually have about 12-15 children, but more recently have seen numbers increase up to 20. Nearly all the children are from local families which have no other contact with the church. Hopefully we come across as a very friendly and welcoming group.

As well as general play time we have regular story time where the children and adults gather

round and listen to a Bible story. We also sing nursery rhymes and regularly sing 'Jesus' love is very wonderful', then finish with a prayer before snack time.

Over the last 12 months we have had an Easter Egg hunt, sports day, Christingle service and a Christmas party. A number of our children and their families attended the King's coronation party, the Treat or Treat event and the carpark carol service.

It's a real privilege to be involved with the running of this group, getting to know the children and their relatives, and hopefully showing something of the love of Christ to all who come.

A very big thank you for everyone who is involved in helping on a regular basis. Please remember to pray for this very important work in the life of our church.

Susannah

Men's Group

Following on from a conversation at a house group a new men's group has been established this year. The aim of this is to enable social activities including both members and non-church members. Communication is via a Whatsapp message group. There are currently 19 gentlemen in the group with others more than welcome to join.

Activities so far have included a canal boat trip on the high seas of Skipton, a ten-pin bowling evening, a trip to the national railway museum in York, a games night at Lumb and a Christmas meal at the Rose and Bowl.

Activities to come include an evening with Stephen Oldfield, a local historian, scheduled for February 22nd. In addition, we are in the planning stage of a trip out of the valley to the National Motor Museum in Gaydon. Ideas for future activities and trips are more than welcome.

We hope that this will help cement and deepen relationships within the church community and also provide an opportunity to invite people who otherwise would not be involved in church activities. Please hold this group in prayer for the year ahead.

Steve Allcock

Open the Book

Our Open the Book team meets every Monday at our church to rehearse the story for each week. We are a team of nine people from different denominations across the Valley, but five of us are from Lumb. We go into five different schools over each half term, Water and St Annes each week; Newchurch every two weeks; and St Pauls and St Mary's every half term. Therefore about 950 children and staff hear the Word of God on a regular basis. Although this sounds a lot, there are still nine schools we cannot go into purely because we do not have enough active members on our team. What a joy it would be if more people came to join our team, then we could approach more schools and enable more children to hear the Word of God. Christianity is taught in schools but only under the 'umbrella' of Humanities and 'Comparative Religion'.

We go into schools having prayerfully brought them before God and asking the Holy Spirit to work in the lives of the hearers.

We always try to use good props with a good visual effect to add emphasis and impact to the stories which are all written by a Christian man called Bob Hartman. He is well known for his interpretations of Bible stories, and he also writes stories himself. We would ask that you join us in prayer on Mondays and Wednesdays to strengthen the work that is going on and ask the Holy Spirit to enable us to work in us and through us to these precious lives.

Thank you. Grahame and Jennifer Long and the Open the Book team.

Pastoral Care Team

On the Pastoral care team, we aim to ensure that every member of our church and congregation is safe and happy. If anyone is missing from our Sunday Service for more than 3 weeks without telling anyone, then we will be concerned and we will try to contact you. We will remind everyone on our list who is their link person, and how to get in contact with us. Please feel free to contact your link person if you have any concerns, if you need a lift or if you just need a natter.

Paul reminds us in 1 Corinthians 12 that we are all one body made up of different parts, but we all rely on each other. The pastoral care of Lumb Baptist Church still remains with each member looking after each other.

Jennifer Long.

Prayer Meetings

Our fellowship prayer meetings are a vital part of the life of our church. They are times of worship and praise, thanksgiving and intercession.

Every Sunday morning from 9.45 to 10.15 there is a prayer meeting in the room next to Steve's office. This is a peaceful and quiet time to thank God and commit all aspects of the service to Him, especially for everyone taking part in leading the service, and for everyone who is attending.

On the first Saturday morning of each month we have a prayer meeting in the church lounge from 8.30-9.30am. On the last Sunday evening of each month we have a prayer meeting from 6.30-7.30pm again in the church lounge. Please think about attending any or all of these meetings. Even if you think you would never want to pray out loud that's fine- it's also a time to pray quietly.

It is good to be together in fellowship with God and each other.

Susannah

Renew Wellbeing Lumb

Every Monday term time 2.00 - 3.30pm. A space to come and “just be” ... time out for you. Sit and read a newspaper, do some mindful colouring, a word search, a crossword, Sudoku, or have a quiet prayer. We always have a jigsaw on the go, or you can join in with some artwork, crafting, play a tabletop game or table tennis for the more active. Equally just have coffee/tea, homemade cake and a chat. We finish the session with a wind down of relaxation and short reflection.

This year we had the final money from the local Coop community fund of £1600 which we used to refurbish our lounge with settees, cushions and coffee tables.



We also bought several other resources, planters, compost and plants.

We link in with Social Subscribers and Age UK and we have had a dementia information day. We also had the pleasure of welcoming five students from Burnley College who started a placement with us at the end of the year. They brought singing and chair-based exercises to the group. Pat Bridge stepped down from being a host at the end of this year and we are very grateful for all her input and support. We are open to all and praying for more to come from the community. Renew can be a space for those who feel burdened and stressed to come and chill out. You may not be burdened or stressed but you can always come and sit with someone who is. So if you are free one Monday afternoon come and join us.

Ros on behalf of Renew Wellbeing Lumb.

Safeguarding Report

As I have noted previously, Safeguarding is a very sad but a completely essential component of the fallen world in which we live. As a church, it is so important that we adopt the “gold standard” in safeguarding practice to protect all who may be at risk, and also, equally importantly, to protect those who work with children, young people and adults at risk (formally known as “vulnerable adults”).

During the past Church year, I am very pleased to report, and offer great thanks to our Father in Heaven, that we have had zero safeguarding incidents. It is so important that we seek to maintain this record in the coming year, but also that we continue to have in place the appropriate mechanism to deal with a safeguarding issue, should it arise. ***The key Safeguarding person at Lumb is Julie Sharp, (Designated Person for Safeguarding).*** Julie organises both the DBS checks and training sessions. She is also the “go to person”, should there ever be a safeguarding incident. She is also very willing to advise on all aspects of safeguarding. A lesser role is that of the “Safeguarding Deacon” (at Lumb this is Peter Fielden) whose role it is to ensure safeguarding best practice is being followed, and to publicise the need for training and DBS checking.

Safeguarding best practice is described in our local church Safeguarding Policy, which is a lengthy but necessary document, based on best practice guidance from the Baptist Union. This document is compiled to explain in sufficient detail about how we should implement safeguarding best practice within all meetings that include children, young people and adults at risk. You may find a copy of this document on the church website. There is also a printed copy pinned to our notice board at the back of church. If anyone requires a printed copy, please contact Peter Fielden as the Safeguarding Deacon.

Please be aware that we are required by law to run a DBS check on each of our church workers. At Lumb, it is also our policy that our deacons should be both formally safeguarding trained and DBS checked for completeness. If you would like to help with our work, at Lumb with either children, young people or adults at risk, then please ensure you have an up-to-date DBS check. If you are unsure whether your old DBS check is still valid, or need to enlist for a DBS check, then please ask Julie.

Finally, please understand that whilst Safeguarding is there to ensure a safe environment for all who may be described as children, young people and adults at risk, it is also there to ensure the safety of all our dedicated workers who serve in such an environment within our fellowship at Lumb.

My heartfelt plea is unchanged from my previous annual reports: It is that, whether or not you are affected by safeguarding practice directly, you hold the safety of our children, young people and adults at risk, and also those who serve as workers with these groups regularly in your prayers. Please pray for the Lord’s protection and guarding in all that we do at Lumb in this regard – many thanks.

Peter Fielden (Safeguarding Deacon)

Sunday School Report

In days when families no longer routinely send their children to Sunday School, we are truly blessed to have so many children and young people worshiping among us week by week. We are thankful for their lively energy, and it is a joy to see them growing. We all share in the ministry of nurturing, encouraging and welcoming both families and individuals of all ages as we seek to grow in Christ together.

We continue to have two groups:

The primary section, led by Jennifer and Amanda have five children who attend regularly. They enjoy story time, crafts and creative play.

The older group who also have five young people attending regularly are led by Susannah and myself. They also enjoy art, quizzes, competitive games, drama and are growing in their confidence in reading the Bible.

Both groups have continued the curriculum we started in 2022 of teaching the Old Testament in chronological order and breaking it up with events from the life of Jesus and learning about how he met with many different people.

This year, it has been particularly noticeable that the older young people are developing their abilities in speaking from the front and acting out different characters from Bible stories, and also leading and encouraging younger children.

The children and young people have been busy in craft activities: creating Mothering Sunday cards to go with the flowers, making Easter gardens in the Easter family service, assembling wreaths of poppies for the Remembrance Sunday service and walking forward to the war memorial with them during the service, making Christmas cards with Bible verses for all the congregation.

The nativity service is always a highlight of the year and this year it took a modern twist with newsroom scenes reporting the events in Bethlehem. Many thanks to Ian for writing and producing and to all the young people for superb characterisation.

The year also concluded with an outing to the pottery painting café in Waterfoot.

Thank you to everyone who is willing to come in Sunday School classes and give their support to the leaders, your input and support is very much appreciated.

Julie

Financial review

The attached receipts and payments account and statement of assets and liabilities summarise the church finances in 2023.

Reserves policy

The Reserves policy of our church is to hold six months' staffing costs and six months' regular expenditure to allow the church to adapt to any changes in the income or expenditure of the church. This is subject to a minimum of £20,000. After preparation of the 2024 budget, six months regular expenditure is deemed to be £30,000.

At the financial year end the cash reserves are in excess of this amount.

Risk management

Risks to the charity include those mitigated by comprehensive safeguarding policies and training and insurance covering buildings, contents and activities. A formal risk assessment has been worked on by the trustees.

Structure, Governance and Management

The Church is an independent charity. In accordance with our Constitution Trustees are appointed as required and aim to have a broad range of skills and contacts within the Church community. The trustees are also the Deacons of the church.

The Charity is a Charitable Incorporated organisation number 1199233 governed by its Constitution.

Approved by order of the Trustees and signed on their behalf on 10th June 2024

Trustee

Independent Examiners Report to the Trustees of Lumb Baptist Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 matters have come to my attention in connection with the examination giving me cause to believe:

- (1) accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Mark Heaton FCCA FCIE
KM
Chartered Accountants
1st Floor, Block C, The Wharf,
Manchester Road,
Burnley
BB11 1JG

Date 10th June 2024

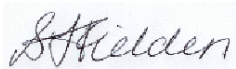
**LUMB BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT**

	2023	2022
Receipts		
Weekly offerings	39863	37256
Gift Aid	9410	9597
Grant	-	1881
Church weekend	395	6155
Other donations/income inc Gift Day	4309	7340
Deposit account interest	530	214
Rent received (Manse & ground rent)	8343	5230
	62850	67673
Payments		
Minister's stipend, Employers NIC, Pension contributions, property	39669	36453
Donations to other organisations	3898	5669
Cleaner	1701	1544
Manse	2902	5700
Church property costs (including roof repair, windows etc)	6792	5250
Equipment	168	5148
Graveyard	844	555
Church weekend	-	7830
Independent examination	300	282
Other	10789	11067
	67063	79498
Net receipts	(4217)	(11825)
Balance brought forward	52122	63947
Balance carried forward	47905	52122

**LUMB BAPTIST CHURCH
STATEMENT OF BALANCES**

	<u>2023</u>	<u>2022</u>
Cash Funds		
Bank accounts	39,997	44,442
Baptist Union account	7,908	7,680
	47,905	52,122
Other Assets (at cost)		
Manse	120,000	120,000
Liabilities		
Other liabilities – repairs	-	
Funds held unspent	5,384	5384
Other assets		
Chapel (no historical cost records available)		
Other liabilities		
Baptist Ministers Pension Fund	Nil	Nil

The above receipts and payments account and statement of assets and liabilities were approved by the trustees on 10th June 2024



Trustee

LUMB BAPTIST CHURCH

England & Wales - Charity number 1199233

Accounts

LUMB BAPTIST CHURCH

Charitable Incorporated Organisation

Charity Number 1199233

Annual Report

9th June 2022 (date of registration) to 31st December 2022

Period ended 31st December 2022.

TRUSTEES ANNUAL REPORT

The trustees present their report for the period ended 31st December 2022.

The Charitable Incorporated Organisation was registered on 9th June 2022 as a Foundation CIO.

The charity took over the assets of the excepted charity of the same name on 1st April 2023.

The principal purposes of the church are: -

the advancement of the Christian faith according to the principles of the Baptist denomination

the advancement of education and to carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Except for registration there have been no activities, financial or otherwise in the period, and as such no financial information is able to be presented. Accounts for the existing charity have been prepared for the year ended 31st December 2022.

This report is approved by the trustees on 4 September 2023 and signed

on its behalf:

Trustee

Lumb Baptist

Printed: 29/07/2023

Date range from 09/06/2022 to 31/12/2022

All fund codes consolidated

	<u>Date range turnover</u>	<u>Turnover year to date</u>
Voluntary Receipts		
Donations received	1,380	2,730
Lumb Little Lambs	26	26
Coop Community Grant	1,605	1,881
Renew Donations	25	25
British Legion Donation	109	109
Sunday Coffee - Donations	10	10
BMS - Donations in	193	1,550
Donations for CAP	0	58
Easter Egg Donation Money	0	454
Weekly Offerings	19,743	37,256
Gift Aid - General Account	6,087	8,558
GASD Scheme	0	1,039
Community Event	108	108
Bequests and legacies	330	330
Church Weekend	5,800	6,155
Sundry Income	0	8
Donations Coffee Shop Project	1,000	1,000
	-----	-----
	36,416	61,297
Receipts from Investments		
Interest received	189	214
Rent income from Manse (net)	1,695	4,080
Ground Rent	0	1,150
Room Hire/Funerals	220	320
Grave Plot - Purchase	550	550
	-----	-----
	2,654	6,314
Other Receipts		
General Charity Income	62	62
	-----	-----
	62	62
Voluntary Income Costs		
Donations- BMS World Mission	1,393	3,345
Donation HOME MISSION	1,550	2,050
Donation - British Legion	109	109
General Charity Collections	62	165
Community Event	387	387
Minister's Conferences	100	253
Mother's Day	0	15
Renew Wellbeing	417	417
Church Weekend	7,830	7,830
	-----	-----
	(11,848)	(14,571)
Charitable Activities Costs		

Lumb Baptist

Printed: 29/07/2023

Date range from 09/06/2022 to 31/12/2022

All fund codes consolidated

	<u>Date range turnover</u>	<u>Turnover year to date</u>
Lumb Little Lambs	227	227
Gifts	50	100
Minister's Stipend	10,786	18,184
Cleaner's Wages	901	1,544
Ministerial Manse Lease	4,151	5,930
Payroll Software	59	101
HMRC	2,798	2,996
Pension employer/Def	4,037	7,746
Training Costs	360	360
Books/Reference Ministerial	40	70
General Ministry Expenses	66	82
Licence Fees	442	537
Travel costs	254	3,308
Council Tax Minister's	1,012	1,597
MANSE Gas	11	11
MANSE Electricity	5	5
MANSE Building Insurance	105	656
MANSE/Minister's Water	349	453
MANSE - Repairs & Maintenance	4,575	4,575
Minister's Mobile/Data Contrac	210	307
Electricity	1,040	1,040
Gas	128	698
Water	170	332
Insurance Building and Content	0	1,672
Cleaning & Hygiene Materials	0	55
Repairs & maintenance	904	1,508
Graveyard Maintenance	375	555
Telephone/Internet	210	258
Postage	14	14
Easter Eggs Water School/SS	0	942
Stationery	112	193
Calendars	370	370
Copier contract/paper	224	358
Tea & Coffee Etc	0	57
Subscriptions NWBA/BUGB	115	230
Publicity costs	508	508
IT costs	82	88
Equipment/Furniture purchases	181	5,148
Sundry Expenses	1,080	1,650
	-----	-----
	(35,951)	(64,465)
Governance Costs		
Audit & accountancy costs	0	282
	-----	-----
	0	(282)
Other Costs		
Land Fees	0	180
	-----	-----

Lumb Baptist

Printed: 29/07/2023

Date range from 09/06/2022 to 31/12/2022
 All fund codes consolidated

	<u>Date range turnover</u>	<u>Turnover year to date</u>
	0	(180)
	-----	-----
Net receipts/payments	(8,667)	(11,825)
Cash funds start of date range	60,787	
Cash funds end of date range	52,120	