

# Lumb Baptist Church Annual Reports 2024

## Financial Statements

Year Ended 31<sup>st</sup> 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 11<sup>th</sup> 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

1<sup>st</sup> Floor, Block C, The Wharf,

Manchester Road,

Burnley

BB11 1JG

**Trustees Report**

Year Ended 31<sup>st</sup> 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 3<sup>rd</sup> 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, 1<sup>st</sup> Floor, Block C, The Wharf, Manchester Road, Burnley, BB11 1JG

Date: 1<sup>st</sup> March 2025

**LUMB BAPTIST CHURCH  
RECEIPTS AND PAYMENTS ACCOUNT**

	2024	2023
<b>Receipts</b>		
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	-
	<b>75,739</b>	<b>62,850</b>
<b>Payments</b>		
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
	<b>84,711</b>	<b>67,063</b>
Net receipts/payments	(8,972)	(4,217)
Balance brought forward	47,905	52,122
Balance carried forward	<b>38,932</b>	<b>47,905</b>

**LUMB BAPTIST CHURCH  
STATEMENT OF BALANCES**

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

**Other Assets (at cost)**

Manse

120,000	120,000
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**Liabilities**

Other liabilities – repairs

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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  
3<sup>rd</sup> 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.