

HARBORNE BAPTIST CHURCH

England & Wales · Charity number 1199474

Details

Status Registered

Legal form CIO

Registered 2022-06-28

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

Contact

Address Harborne Baptist Church
Harborne Park Road
Birmingham
B17 0DH

Phone 01214277141

Email office@harbornebaptistchurch.org

Website <https://www.harbornebaptistchurch.org/>

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.

Activities: Harborne Baptist Church provides a Christian place of worship at 11am on Sundays at our church address in Harborne. Anyone is welcome to attend. As well as weekly Sunday Services, the Church also advances religion by, but not limited to, holding the following activities: Junior Church, home groups, Place of Welcome, prayer meetings. We also provide a venue for community groups.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£154,363	£181,917	-	-
2023-12-31	£153,839	£162,830	-	-
2022-12-31	£78,173	£64,924	-	-

Trustees

Name	Role	Appointed
Peter James Maycock	Chair	2022-05-31
Alanna Marie Sunico Faronilo		2024-04-08
Deborah Johnston		2024-04-08
Dr Mercy Murinye Magwenzi		2025-03-31
Helen Anwuli Ogboli		2025-03-31
Helen Salter		2023-03-27
Jill Oldfield		2022-05-31
Judith Ann Evans		2025-03-31
Mohammadfoad Hakemizadeh		2025-03-31
Sarah Rachel Barnett		2022-05-31
Sze Chun Anthony Lau		2023-03-27
Wai Fong Elise Kwok		2025-09-29

HARBORNE BAPTIST CHURCH

England & Wales - Charity number 1199474

Accounts



HARBORNE BAPTIST CHURCH

ANNUAL REPORT 2024

Published for the Annual General Meeting on 31st March 2025

Operating as a Charitable Incorporated Organisation since 1st March 2023

Registered Charity Number: 1199474

Harborne Park Road, Harborne, Birmingham B17 0DH



Contents

Legal & Administrative Details	p3
Trustees Report	p4
Church Secretary's Report	p6
Independent Examiners Report	p10
General Fund Receipts & Payments Statement	p11
Asset & Liability Statement	p13
Notes to the Accounts	p15

Legal & Administrative Details

Charity Name:	Harborne Baptist Church
Charity Number:	1199474 (Charitable Incorporated Organisation)
Charity Address:	Harborne Park Road Harborne Birmingham B17 0DH
Trustees:	Alanna Faronilo (Appointed 08/04/2024) Deborah Johnston (Appointed 08/04/2024) Helen Salter Jill Oldfield Joshua Adam Smith Katie Jane Stafford Lewis Herrington (Appointed 08/04/2024) Michael Hugh Taylor Revd Peter Maycock Roger Thompson (Resigned 08/04/2024) Sarah Barnett Sze Chun Anthony Lau
Independent Examiner:	Hilton Magwenzi

Trustees Report

Objects of the charity

The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling these purposes the Church engages in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate. The Activities may include but are not restricted to: regular public worship, prayer, Bible study, preaching and teaching; baptism, as defined in the Union's Declaration of Principle; evangelism and mission, locally, regionally, nationally and internationally; the teaching, encouragement, welcome and inclusion of young people; giving and encouraging pastoral care; supporting and encouraging charitable social action in the United Kingdom and abroad.

As a member of the Baptist Union, the Church subscribes to the BAPTIST UNION DECLARATION OF PRINCIPLE:

The basis of this Union is:

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian Baptism is the immersion in water into the Name of the Father, the Son, and the Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who "died for our sins according to the Scriptures, was buried, and rose again the third day."
3. That it is the duty of every disciple to bear witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

These objects are included in the Church's governing document as a Charitable Incorporated Organisation which was adopted at the Church Members' Meeting on 31st May 2022. The Managing Trustees consist of Minister(s), Deacons plus Church Secretary and Church Treasurer (if not already a Deacon) up to a maximum of 12 Trustees (excluding the Minister). Deacons are chosen from among existing church members and annual elections are held at the Church Annual General Meeting by ballot – postal and email votes are permitted by the constitution. Nominees must secure a vote of at least 60% of eligible votes. The roles of Church Secretary and Church Treasurer may be covered by Deacons or by additional appointments at the AGM.

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every 2 months. (Constitution minimum 4 times per year). The Minister of the Church is a paid Managing Trustee and with the assistance of the Leadership Team, gives leadership to the Church. The Church is a member of the Baptist Union of Great Britain and the Heart of England Baptist Association. The Church will normally promote, encourage, support and advance the work of the Baptist Union, the

Association and BMS World Mission through prayer, through financial contributions and, where appropriate, by making personnel available from the membership of the Church.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday Services

Sunday Worship Services grew steadily, with growing attendance and continued live streaming on YouTube. We expanded our tech desk and screens to accommodate this growth. Communion was celebrated monthly, and three people were baptised.

Church Meetings & Prayer

Members' meetings were held onsite and via Zoom, including small group discussions and prayer. Monthly prayer gatherings focused on local and global concerns. Church Membership grew from 91 to 103, with 14 new members joining during the year.

Bible Study Groups

Three home groups met twice monthly for Bible study, prayer, and support. Other groups met for Bible Study for enquirers, new believers, and for baptism preparation.

Junior Church

Catering for ages 5–18, Junior Church grew, particularly among older children.

Fellowship Events

We held a monthly Shared Lunch, and Church Picnics over the summer, to provide opportunities to get to know each other more. In June we invited our whole church family to a 'Connect Day', hosted at a neighbouring Baptist Church.

Events celebrating our multicultural diversity

We arranged a Lunar New Year celebration in February, hosted a Thai cultural event in July, and held an 'International Christmas Celebration' in December. These events were valuable opportunities to celebrate our different cultures, pray and worship together, and learn more about our backgrounds.

Leadership Team

Trustees met monthly to address finance, ministry, pastoral care, safeguarding, and other practical matters. Our Minister had a sabbatical from July-September.

Food Bank Collection

Monthly donations supported the Trussell Trust Food Bank, alongside Birmingham City Mission's 'Reverse Advent Calendar' appeal.

Art Exhibition Space

A church member exhibited paintings in the Bonnell Room in February, promoting artistic expression and using art to connect with our community.

Warm Welcome Spaces

Throughout 2024, we extended and expanded our programme of free activities, open to all in our community. We were grateful to church and Queen Alexandra College volunteers enabling these activities to take place. Weekly events included:

- Move It or Lose It: Gentle exercise sessions using our sports hall
- Harborne Community Café: Our 'Pay As You Feel' café, in partnership with The Real Junk Food Project Central, expanded significantly, serving more meals to our community.
- Place of Welcome: A weekly space for community support, with Digital Drop-Ins and opportunities for signposting and community connections.
- Creative Wellbeing Arts and Crafts: A weekly arts and crafts drop-in, run with Lordswood Medical Practice (until August) and Arts Therapies UK. This runs alongside the Dementia Carers' Hub's support group.

External User Groups

We welcomed a wide range of user groups in 2024, including: Alcoholics Anonymous, Christian Music Ministries (CMM) Choir, Cuppa Squad, Dementia Carers' Hub, Fibromyalgia Support Group, Got2Sing Choir, Harborne Dance School, Home English, Narcotics Anonymous, Safe Families, Slimming World, Southlink Charter Centre (which closed in April) and various University of the Third Age (U3A) groups.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Church Secretary's Report

Giving Thanks To Our Lord Almighty

But thanks be to God, who in Christ always leads us in triumphal procession, and through us spreads the fragrance of knowledge of him everywhere. 2 Corinthians 2:14

A Year Full Of New Challenges

We started the year 2024 with a dedication service giving thanks for new life. Throughout 2024, we continued to Celebrate and give Thanks to our Almighty Father God for His Church here at Harborne Baptist Church.

Week by week as we have gathered together in our Church Building, online via our YouTube Link, we have received the Word of God from Our Minister Revd. Peter Maycock as well as from Revd Alan Pain; Revd Steven Harris; Revd Barry Clark and other members in our fellowship as well as our invited guest speakers to whom I am truly thankful.

Reflecting back over the year

We have celebrated in 3 baptismal services where we have witnessed our brothers and sisters openly professing their faith through the waters of baptism and sharing their testimonies and acceptance of our Lord Jesus Christ in their life. We have seen our Church Membership grow as we have welcomed new members into the fellowship of believers here in Harborne and we continue to give thanks and praise Our Almighty Lord.

Throughout the past 12 months with all your help and prayers, we have strived to be there for our brothers and sisters who have gone through difficult times, hardship and illness. It gives me great encouragement to see the pastoral work of the church taken up by so many.

I am very grateful for the preparation work that our Minister oversaw leading up to his Sabbatical. This helped to ensure that everything continued week by week as you all stepped up to the challenges that come with a sabbatical.

The Leadership team continued to oversee the various ministry teams and make important decisions in our team meeting in preparation for the Church Meetings. It has been very encouraging for the leadership team to see so many of the fellowship getting involved in the activities taking place week by week. We are very thankful for your willingness to get involved and using your gifts in the works of the church. Thank You All.

It has also been very encouraging to see so many coming together to study the bible teaching and praying together in their study fellowship meetings week by week. With so many gatherings and meetings taking place week by week, I would like to acknowledge the tremendous work that our Centre Manager Cynthia and our Administrator Kathy put in week by week to ensure everything is in place.

We continue to celebrate the multicultural diversity within the fellowship with the different events that took place throughout the year. We are always seeking new ways of understanding the different style of worship that comes with diversity as we seek to incorporate these in our services. I am sure we will benefit from our Minister's Dissertation on Multicultural Worship as we look to work our way through it. And can I say on behalf of the fellowship a very Big Congratulations on all the work you put into it and the distinction marks you rightly received, Well Done Pete.

Our children and young people in our fellowship is very encouraging to see as we continue to nurture their spiritual and physical growth through the children and young people's ministry. We are very thankful for the way our children and youth ministry is developing. We continue to keep in touch with our young people who are away at university pursuing their further education at university through our prayers and letters.

Can I continue to encourage you as we look forward to the journey that lies ahead of us, as we seek through united prayers and discernment through the Holy Spirit, the direction that the Lord has set for His Church Family gathering here at Harborne Baptist Church.

One way we can truly do this, is to come together especially at our PRAYER GATHERING to be together in God's present as a PEOPLE OF PRAYER to wait on the LORD and DISCERN what HIS VISION IS FOR HARBORNE BAPTIST CHURCH. 1 John 5:14-15.

As a Church, we are called to be a voice of calm and reassurance, affirming that God is with us. So let us, as we continue on our journey forward, be assured that we are not journeying alone but we are journeying with the confidence that our God is with us.

Michael Taylor, Church Secretary

Financial Review

The General Fund Income in 2024 was £133,487, a decrease from £143,069 in 2023. This decrease was mainly due to reduced rental income following the end of the long term rental of the Princes' Community Centre (known as 'The Charter Centre'). General Fund Expenditure was similar to the previous year, at £147,543 (£146,696 in 2023). At the end of 2024, the total amount held in our General Fund was £4,126, a decrease from £18,181 at the start of the year.

Even in such a difficult financial context, we are grateful for the generosity of our church community. Regular giving increased from £60,423 in 2023, to £65,147 in 2024. When we launched our AV Appeal in January 2024 to upgrade our sound desk to a digital system, and to install new screens around the church building to accommodate a growing congregation, we were overwhelmed by the response. A total of £7,333 was donated towards the Appeal, covering the costs of the upgrade in full. At our Annual Gift Day in November, we designated two beneficiaries: the charity Embrace the Middle East, and the renovation of the Princes Community Centre. A total of £1,111 was given to each cause.

Across 2024, we received grants into our Projects and Events fund totalling £6,280 towards the ongoing costs of providing our Warm Welcome spaces. These included grants from Birmingham City Council and Age UK. We are grateful for the hard work of our Centre Manager in applying for these grants, and completing the monitoring and reporting requirements.

Once again, we would like to express our thanks to Marian for her hard work as Bookkeeper across the year. Marian's efficiency and commitment has enabled our system to run smoothly and effectively, and we are immensely grateful. We would also like to express our thanks to Hilton Magwenzi, our Independent Examiner.

We look forward to appointing a Church Treasurer in 2025 to take on the role of overseeing our church's financial position and future planning.

Funds in Deficit

At the end of 2024, the Building Fund was £1,088 in deficit. The long term rental of the Princes Community Centre by the Charter Centre ended in April 2024, and we undertook extensive maintenance and updating work to prepare the building for other user groups.


Reserves Policy

The Trustees have established a Reserves Fund of £30,000 to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost. Having considered the relevant risks, the Trustees have determined that the appropriate level of reserves is £30,000, calculated to cover three months of essential expenditure in case of emergency. At the year end, the charity held unrestricted cash of £33,046.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name MICHAEL H. TAYLOR

Signature 

Date 14th MARCH 2025.

Independent Examiners Report

I report to the trustees on my examination of the accounts of Harborne Baptist Church ('the charity') for the year ended 31/12/2024.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Independent Examiner's Details

Name: Hilton Magwenzi

Address:

Name

Signature

Date

General Fund Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	68,671	15,730	84,401	83,205
Gift Aid	0	0	0	0
Grants	0	0	0	7,894
Charitable Activities				
Event Income	11,428	2,223	13,650	0
Investments				
Bank Interest	0	0	0	19
Trading Activities				
Rental Income	54,648	0	54,648	60,041
Sales	0	0	0	0
Other				
Loans Received	0	0	0	0
Other Income	1,664	0	1,664	2,680
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Total receipts	136,411	17,952	154,364	153,839
Payments				
Charitable Activities				
Activities	6,038	17,318	23,356	9,535
Admin	11,783	0	11,783	13,001
Advertising	0	0	0	0
Bank Charges	311	0	311	78
Event Costs	0	0	0	0
Gifts Given	7,036	1,330	8,366	12,254
Other Expenditure	558	0	558	273
Premises	68,677	0	68,677	61,794
Staff Costs	68,866	0	68,866	65,896
Governance Costs				
Governance Costs	0	0	0	0
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	163,269	18,648	181,917	162,830
Net Receipts / Payments (before transfers)	-26,858	-696	-27,553	-8,991
Fund Transfers In	0	0	0	30,000
Fund Transfers Out	0	0	0	30,000
Net Movement of Cash Funds	-26,858	-696	-27,553	-8,991
Total Cash Funds Brought Forward	59,904	5,448	65,352	74,343

Total Cash Funds Carried Forward	33,046	4,752	37,798	65,352
Represented By				
General (Unrestricted)	4,126	0	4,126	18,181
Building Fund (Designated)	-1,088	0	-1,088	11,713
Flower Ministry (Designated)	9	0	9	10
Home Mission (Restricted)	0	76	76	0
BMS (Restricted)	0	437	437	0
World Vision (Restricted)	0	-67	-67	-14
Pastoral Fund (Restricted)	0	215	215	0
Special Collections (Restricted)	0	0	0	498
Reserves (Unrestricted)	30,000	0	30,000	30,000
Projects and Events (Restricted)	0	4,092	4,092	4,964

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	4126	0	4126	18181
Building Fund (Designated)	-1088	0	-1088	11713
Flower Ministry (Designated)	9	0	9	10
Home Mission (Restricted)	0	76	76	0
BMS (Restricted)	0	437	437	0
World Vision (Restricted)	0	-67	-67	-14
Pastoral Fund (Restricted)	0	215	215	0
Special Collections (Restricted)	0	0	0	498
Reserves (Unrestricted)	30000	0	30000	30000
Projects and Events (Restricted)	0	4092	4092	4964

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0	0	0	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	Church, Community Centre, 131a Lordswood Rd	3178608	0	3178608	2916613
Music & PA Equipment		15000	0	15000	0
Computers & IT		15000	0	15000	0
Furniture		175000	0	175000	184649
Motor Vehicles	None	0	0	0	0

Liabilities

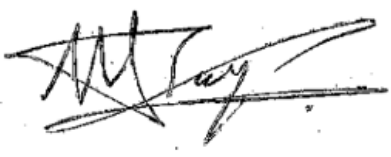
	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0

Independent Examination Fee Due		0	0	0	0
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name MICHAEL H. TAYLOR

Signature 

Date 14th MARCH 2025.

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Harborne Baptist Church uses a church accounting software platform called ExpensePlus to manage and keep accurate records of church accounts. Effective financial controls are in place, with each process open to checking and audit. Church funds are held in two Lloyds Bank accounts. One is the main current account, and the smaller secondary account is used by the Church Centre Manager to make card payments.

Transactions to Related Parties

A total of £2,482 was paid to Local 4 Electrics during 2024 for PAT testing, inspection work and essential electrical maintenance. Local 4 Electrics is run by Michael Taylor, a Trustee of Harborne Baptist Church. All work was invoiced and authorised using our agreed financial control procedures. There were no other transactions to related parties during the accounting period.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
General (Unrestricted)	18,181	133,487	147,543	0	4,126
Building Fund (Designated)	11,713	2,615	15,416	0	-1,088
Flower Ministry (Designated)	10	309	310	0	9
Home Mission (Restricted)	0	76	0	0	76
BMS (Restricted)	0	437	0	0	437
World Vision (Restricted)	-14	334	387	0	-67
Pastoral Fund (Restricted)	0	560	345	0	215
Special Collections (Restricted)	498	100	598	0	0
Reserves (Unrestricted)	30,000	0	0	0	30,000
Projects and Events (Restricted)	4,964	16,446	17,318	0	4,092
TOTAL	65,352	154,364	181,917	0	37,798

Other

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

- Church premises at Harborne Park Road, B17 0DH valued in the accounts at £2,375,000 based on insured value.
- Princes Community Centre, B17 0DH, valued in the accounts at £432,628 based on insured value.
- Church manse at 131a Lordswood Road, B17 9BH valued in the accounts at £370,980 based on insured value.

The Property Trustees' address:

The Heart of England Baptist Association

Registered Office: 480 Chester Road

Sutton Coldfield

West Midlands

B73 58P

Baptist Pension Scheme Liabilities - Update

In previous years, our Annual Report has noted our liabilities as a participating employer in the Baptist Pension Scheme. The Defined Benefit Plan had previously been in significant deficit, exposing us to the risk of future deficit contributions. The Baptist Union has now informed us that the Trustee of the Baptist Pension Scheme has nearly completed a buy-out of the Defined Benefit Plan, which will remove permanently our risk exposure. Following the completion of this buy-out, expected to happen in 2025, Harborne Baptist Church will have no further obligation to the Defined Benefit Plan. From October 2024, the Trustee of the Baptist Pension Scheme ceased collecting the nominal £1 per month deficit recovery contributions from each church. Effective from 31st October 2024, the Church also no longer has an obligation to inform the Baptist Pension Scheme if it no longer employed an active member in the Scheme's Defined Contributions Plan (known as a 'cessation event').

HARBORNE BAPTIST CHURCH

England & Wales - Charity number 1199474

Accounts



HARBORNE BAPTIST CHURCH

ANNUAL REPORT 2023

Published for the Annual General Meeting on 8th April 2024

Operating as a Charitable Incorporated Organisation since 1st March 2023

Registered Charity Number: 1199474

Harborne Park Road, Harborne, Birmingham B17 0DH



[Type here]



Annual Report for Year ending 31st December 2023

The Trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31 December 2023.

The financial statements are presented on a Receipts and Payments basis as allowed under Section 133 of the Charities Act 2011 ('the Charities Act') provided the charity's gross income is not over £250,000.

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Harborne Baptist Church registered with the Charity Commission on 28th June 2022 as a Charitable Incorporated Organisation (CIO), with the Registered Charity Number 1199474. We began operating as a Charitable Incorporated Organisation on 1st March 2023. We are in membership with the Baptist Union of Great Britain.

Managing Trustees

The Church was administered by the following Managing Trustees of the Charity:

Minister & Chairman	Revd. Peter Maycock
Deacons	Sarah Barnett Anthony Lau (from March 2023) Jill Oldfield Helen Salter Joshua Smith Katie Stafford Roger Thompson Luis Todino (until March 2023) Jackie Wheeldon (until March 2023)
Church Secretary	Michael Taylor
Church Treasurer	Brenda Green (until March 2023)

Property Trustees

The Heart of England Baptist Association,
Registered Office:
480 Chester Road
Sutton Coldfield
West Midlands
B73 58P

Structure, Governance and Management

Governing Document

The Church's governing document as a Charitable Incorporated Organisation was adopted at Church Meeting on 31st May 2022 and sets out the objects of the charity.

Recruitment and Appointment of Trustees

Managing Trustees consist of Minister(s), Deacons plus Church Secretary and Church Treasurer (if not already a Deacon) up to a maximum of 12 Trustees (excluding the Minister). Deacons are chosen from among existing church members and annual elections are held at the Church Annual General Meeting by ballot – postal and email votes are permitted by the constitution. Nominees must secure a vote of at least 60% of eligible votes. The roles of Church Secretary and Church Treasurer may be covered by Deacons or by additional appointments at the AGM.

Induction and Training of Trustees

One church member was newly elected as a deacon in March 2023, and one retiring deacon was re-elected for a second term. DBS checks for all Trustees are up to date. Trustees undertook Safeguarding training and met with the HEBA Regional Minister for leadership development.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every 2 months. (Constitution minimum 4 times per year).

The Minister of the Church is a paid Managing Trustee and with the assistance of the Leadership Team, gives leadership to the Church.

The Baptist Union of Great Britain and Heart of England Baptist Association

The Church is a member of the Baptist Union of Great Britain and the Heart of England Baptist Association. The Church will normally promote, encourage, support and advance the work of the Baptist Union, the Association and BMS World Mission through prayer, through financial contributions and, where appropriate, by making personnel available from the membership of the Church. When it is able the Church will also support local Baptist and ecumenical gatherings. The Church pays an annual subscription to BUGB based upon its membership numbers and tithes 5% of the previous year's general giving to the BUGB Home Mission Fund and a further 5% to BMS World Mission.

Relationships between the Charity and other Related Parties

The Church has been an active member of Churches Together in Harborne, with the Minister regularly attending a meeting with other clergy. We participated in the World Day of Prayer in March with other local churches and took part in a joint Good Friday Prayer Walk.

Objectives and Activities

Objects of the Charity

The principal purposes of the Church are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling these purposes the Church engages in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate. The Activities may include but are not restricted to: regular public worship, prayer, Bible study, preaching and teaching; baptism, as defined in the Union's Declaration of Principle; evangelism and mission, locally, regionally, nationally and internationally; the teaching, encouragement, welcome and inclusion of young people; giving and encouraging pastoral care; supporting and encouraging charitable social action in the United Kingdom and abroad.

As a member of the Baptist Union, the Church subscribes to the BAPTIST UNION DECLARATION OF PRINCIPLE:

The basis of this Union is:

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian Baptism is the immersion in water into the Name of the Father, the Son, and the Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who "died for our sins according to the Scriptures, was buried, and rose again the third day."
3. That it is the duty of every disciple to bear witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

Church Secretary's Report 2023

Making Time To Reflect And Look Forward

Rejoicing In Hope (Romans 5:1-5)

It's been a year full of God's Rich Blessing.

Reflecting back on the past 12 months has opened my eyes to how amazing our God is, and how He has been at work outpouring His Blessing on His people worshipping faithfully week by week in His Church here in Harborne. It's been a privilege for me to have continued in my role as Church Secretary alongside our Minister Revd. Peter Maycock and the Deacons in the Leadership Team. We each bring our different gifts and skills that God has Blessed us with to help in Prayerfully overseeing the various Ministries that we have, to ensure that God's work is carried out week by week.

Reflecting back over the year

We have celebrated with families the birth of two babies born in 2023/24.

We have celebrated in four baptismal services where we have witnessed our brothers and sisters openly professing their faith through the waters of baptism and sharing their faith and acceptance of our Lord Jesus Christ in their life. We have seen our Church Membership grow as we have welcomed new members into the fellowship of believers here in Harborne and I am praising Our Almighty Lord, as I am writing my report and getting excited about the upcoming Baptismal service on April 7th.

It's always with great sadness that we have to record that we have had to say our final farewells to loved ones who have been called home to be in that place that Our God has prepared for them, as we continue to prayerfully stand by those coming to terms with the loss of Loved Ones. I would personally like to express my heartfelt 'Thank You' for the prayers and support I have received, helping me with the loss of my eldest brother.

Throughout the past 12 months with all your help and prayers, we have striven to be there for our brothers and sisters who have gone through difficult times, hardship and illness. It gives me great encouragement to see the pastoral work of the church taken up by so many.

We have week by week over the past year been blessed and challenged by the word of God through our minister Revd. Pete Maycock and backed up by other ministers and brothers and sisters in Christ who have shared and led our service. And it didn't stop there, as many of you continued to come together to study the Bible teaching and to pray together.

Over the past 4 years we were backed up by Manjit who served us well in her role as our Church Office Administrator. We were able to give her a good send off as she moved on to take up new role.

We are now blessed in having Kathy as our new Administrator and continue to offer her our full support and encouragement in this very important ministry role.

I hope and pray that we are all aware of all the various Church and User Group activities that takes place throughout the weeks. We are extremely grateful to our Centre Manager Cynthia who manages and oversees this activity along with the general running and upkeep of the building.

We continue to celebrate the diversity and growth of the fellowship with an average attendance of around 140 for Sunday Worship in addition to our on-line fellowship. We are always seeking new ways of understanding the different style of worship that comes with diversity as we seek to incorporate these in our services.

I am also prayerfully very thankful for all the different ministry teams that have flourished over the past 12 months and the spiritual growth of the church.

We have an ever-increasing number of children and young people in our fellowship and our prayer is to continue to nurture their spiritual and physical growth through the children and young people ministry.

Over the past year we were blessed and privileged to have Nico & Pauline on placement with us. They were involved in many areas of our church life, not least with the assistance they offered to our Minister and their involvement with our children and young people ministry. We continue to keep Nico & Pauline in our prayers and wish them God's rich and warmest blessing for the future with the birth of their first child.

It never ceases to amaze me, whenever I am able to drop in on some of the midweek activities, to witness the amazing work that is undertaken by so many to enable these to take place. Can I encourage us all, to prayerfully support these and if able, prayerfully seek to see if there is an opportunity there, for us to use our gifts and blessing through one of these different ministries.

As Church Secretary I am seeking to develop a stronger link with HEBA, our Heart of England Baptist Association, and other local Church Secretaries to enable me to share with the Leadership Team and church more of the work of our Baptist Association.

I am also grateful for my informal weekly Friday meeting with our Minister Pete, where we share in prayer and discussion and planning. Part of our current ongoing discussion is helping us to have all the necessary arrangements and planning in place for his upcoming Sabbatical this year.

Can I encourage you as we look forward to the journey that lies ahead of us, as we seek through united prayers and discernment through the Holy Spirit, the direction that the Lord has set for His Church Family gathering here at Harborne Baptist Church in the year of its 170 Years Of Christian Worship and Witnessing In Harborne.

One way we can truly do this, is to come together especially at our monthly PRAYER GATHERING to be together in Gods present as a PEOPLE OF PRAYER to wait on the LORD and DISCERN what HIS VISION IS FOR HARBORNE BAPTIST CHURCH.

1 John 5:14-15.

As a Church, we are called to be a voice of calm and reassurance, affirming that God is with us. So let us, as we journey forward, be assured that we are not journeying alone but we are journeying with the confidence that our God is with us.

My prayer and word of encouragement for us all, as we journey on throughout the year.

For your goodness and generosity in giving us all we need,

Help us to praise you O God.

In every circumstance of life, in good times and bad,

Help us to trust you, O God.

In love and faithfulness, with all that we have and all that we are,

Help us to serve you, O God.

As we speak or write or listen to those nearby or far away,

Help us to share your love, O God.

In our plans and work for ourselves and for others,

Help us to glorify you, O God.

In every thought and word and deed, by the power of your Holy Spirit,

Going forward, may we live for you, O God.

Let us continue to strive to be a people of Prayer and Love as we gather together striving to be more Christlike.

Michael Taylor

Church Secretary

Activity During 2023

The following activities were undertaken to further our charity's purposes for the public benefit. The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined below clearly demonstrate the charity is providing a benefit to the public.

Church Groups

Sunday Services

Sunday Services continued to grow throughout the year, with occasional Shared Lunches, Church Picnics and other events on Sunday afternoons. We continue to live stream our services through YouTube, which has been valued by those unable to attend services onsite.

Art Exhibition Space

In September-October, one of our Church Members exhibited their paintings in the Bonnell Room at church, as part of our plans to encourage members to share their artistic skills and invite others to view the displays.

Church Members' Meetings

These took place onsite, with some members attending via Zoom. Meetings included small group discussions and times of prayer, as well as reports from the Leadership Team and others.

Church Prayer Gathering

On the first Wednesday of each month, we gathered to pray for local, national and international concerns.

Creative Wellbeing Arts and Crafts Group

Run in conjunction with the Lordswood Medical Practice and the Birmingham Adult Education Service, this weekly Friday morning activity provided a drop-in arts and crafts space throughout 2023. Church volunteers and volunteers from the Queen Alexander College helped to host and welcome.

Food Bank Collection

In 2023 we continued to receive Food Bank donations on the third Sunday of each month (at our Communion service). This food is delivered by volunteers to our local Trussell Trust Food Bank at St Boniface Church. We also took part in Birmingham City Mission's 'Reverse Advent Calendar' Appeal, where church attenders were encouraged to donate one item of food for the City Mission's Food Bank each day in Advent.

Harborne Community Café

Run in partnership with The Real Junk Food Project Central, the Community Café moved to a weekly basis in 2023. Providing a hot meal on a Pay As You Feel basis, the Café combats food waste and food poverty, with volunteers from The Real Junk Food Project Central and HBC working together to prepare and serve food. The Café became increasingly busy throughout the year, with a considerable expansion of the number of meals served. We welcomed volunteers from the Queen Alexander College on work placements as part of the Community Café Team.

HBC Fellowship Facebook Page

This is a closed group restricted to people from within the HBC fellowship. We share news, prayer requests, helpful or informative videos, celebrate birthdays and advertise church events.

HBC YouTube Channel

Videos of services and other online activities are available to watch on YouTube. The link is: <https://www.youtube.com/c/HarborneBaptistChurch>

Home Groups

Our three home groups met twice each month on a Wednesday morning, Wednesday evening and Thursday evening. These groups meet either at church or in a member's home, providing a safe and supportive space for those attending to discuss the Bible, pray together and offer pastoral support to one another.

Junior Church

Junior Church caters for primary and secondary school aged children and young people and meets three Sundays each month. The older age group (ages 11-18) saw considerable growth through 2023.

Leadership Team Meetings

The Deacons and other trustees met monthly throughout the year to discuss matters of finance, ministry, pastoral concerns, safeguarding, and practical issues. The Leadership Team also arranged some training sessions and times for further in depth discussion of particular issues.

Move it or lose it

Gentle exercise class – running across two sessions each Monday. Part of our Warm Spaces @ HBC initiative.

Music Worship Team Rehearsal

Our musicians met regularly to practice and rehearse for Sunday worship.

Place of Welcome

Open every Thursday, 10.30am-12.30pm, the Place of Welcome offers friendship, conversation and free tea, coffee and biscuits to anyone in our community. In 2023, the Digital Literacy Project offered monthly advice sessions called 'Digital Drop Ins' at the Place of Welcome too. We welcomed volunteers from the Queen Alexander College on work placements as part of the Place of Welcome Team.

WhatsApp Groups

Several WhatsApp groups have been independently created for different purposes, offering support, passing on information, friendship groups, prayer request.

Warm Spaces @ HBC Initiative

Warm Spaces @ HBC continued for a second year. We expanded our provision of free, warm, safe and welcoming activities for our community throughout the year, some of which have already been mentioned. We partnered with other organisations to offer our facilities, including some of those listed below.

User Groups

We were pleased to welcome the following user groups in 2023:

Alcoholics Anonymous

A weekly meeting was held in our building throughout the year.

Birmingham Adult Education Service/Lordswood & Ridgeacre Road Surgeries

In conjunction with Lordswood & Ridgeacre Road Surgeries, Birmingham Adult Education Service, ran healthy lifestyle courses weekly in termtime.

Christian Music Ministries (CMM) Choir

CMM met on Monday evenings for the choir to prepare for their performances.

Contento Social Homes

One-off group meetings by an organisation providing housing for those coming out of domestic violence situations.

Dementia Carers' Hub

Providing support for carers of those living with dementia.

Fibromyalgia Support Group

Running until November, a support group for those living with fibromyalgia.

Got 2 Sing

Met to rehearse weekly in termtime.

Harborne Dance School

Offering lessons in varying styles of modern dance for adults and children.

Home English

Conversational English class for intermediate learners.

Safe Families

Safe Families is a charity that works with 35+ local authorities around the UK to offer hope, belonging and support to children, families and care leavers; primarily, but not exclusively, with and through local churches. Safe Families use our building to run volunteer training courses on a monthly basis.

Slimming World

Provides support for those wanting to lose weight.

Southlink Charter Centre

The centre continued to meet, providing a safe haven for people coping with mental health issues.

U3A [University of the 3rd Age] - Harborne/Edgbaston

Various special interest groups met in our building throughout the year – groups meeting in 2023 including Ancient Rome, Play Reading, General Meeting, Strollers, Church Architecture, Literature, Gardening, and the USA.

Ukrainian Guests and Hosts Coffee Morning

This coffee morning, for Ukrainian guests and hosts, is organised by members of various local churches, and ran until October 2023.

Harborne Baptist Church

End Of Year Accounts 2023

As presented to the Annual General Meeting on Monday 8th April 2024

Introduction to the Accounts: 1st January 2023 - 31st December 2023

In the absence of a Church Treasurer, these Accounts have been prepared by a finance committee comprising of members of the Leadership Team and our Bookkeeper. We are using a church accounting software platform called ExpensePlus to manage and record church accounts.

Using the ExpensePlus platform, all receipts are checked for accuracy, and then approved by a Trustee. The Bookkeeper then sets up the online payment, which then is authorized by a different Trustee. This ensures that there are effective financial controls and every stage can be audited and checked. Our independent examiner has full access to the platform to ensure that these processes have been followed.

Church funds are held in two Lloyds bank accounts. One is the main current account, and the smaller secondary account is used by the Church Centre Manager to make card payments. Church funds are either unrestricted, designated, or restricted.

Unrestricted funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds – these are funds set aside for specific purposes or projects but which can be called on for general purposes if needed (for example, Building Fund, Flower Ministry).

Restricted funds – these are funds that can only be used for specified purposes within the objects of the charity (for example, Home Mission and BMS).

Reserves Policy

The Trustees have established a Reserves Fund of £30,000 to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost. Having considered the relevant risks, the Trustees have determined that the appropriate level of reserves is £30,000, calculated to cover three months of essential expenditure in case of emergency.

Notes to accompany the accounts:

PCC = Prince's Community Centre, also known as [Southlink] Charter Centre

CHURCH OWNED MANSE = 131a Lordswood Road, Harborne. Since 2009, Ministers have opted to live in their own property so the church manse has been let out to tenants through a letting agent, which is currently MECS.

MINISTER'S ACCOMMODATION = Baptist churches are responsible for the accommodation expenses of their minister(s), whether living in a church-owned manse or living in their own property.

'LEASEBACK' = In the case of a Baptist minister living in their own property, the minister's home is also a work-place so the church agrees to pay 'rent'.

NON-MONETARY ASSETS = valuations given are insurance valuations not sale values. While the church is the beneficial owner (subject to the relevant trusts) of the properties listed, the legal titles are held by the Property Trustees

Harborne Baptist Church

Statement of Financial Activities
Financial Year: 2023

	Unrestricted	Restricted	Total
Incoming Resources			
Donations & Legacies	82,051.75	9,047.17	91,098.92
Charitable Activities	62,721.16	0.00	62,721.16
Investments	18.68	0.00	18.68
Total incoming resources	144,791.59	9,047.17	153,838.76
Resources Used			
Charitable Activities	147,083.28	3,609.61	150,692.89
Raising Funds	0.00	0.00	0.00
Other Activities	12,137.05	0.00	12,137.05
Support	0.00	0.00	0.00
Total resources used	159,220.33	3,609.61	162,829.94
Net Incoming / Outgoing Resources (before transfers)	-14,428.74	5,437.56	-8,991.18
Fund Transfers In	30,000.00	0.00	30,000.00
Fund Transfers Out	30,000.00	0.00	30,000.00
Net Movement of Funds	-14,428.74	5,437.56	-8,991.18
Total Funds Brought Forward	74,332.92	10.00	74,342.92
Total Funds Carried Forward	59,904.18	5,447.56	65,351.74
Represented By			
General (Unrestricted)	18,181.13	0.00	18,181.13
Building Fund (Designated)	11,713.30	0.00	11,713.30
Flower Ministry (Designated)	9.75	0.00	9.75
Home Mission (Restricted)	0.00	0.00	0.00
BMS (Restricted)	0.00	0.00	0.00
World Vision (Restricted)	0.00	-14.49	-14.49
Pastoral Fund (Restricted)	0.00	0.00	0.00
Special Collections (Restricted)	0.00	498.00	498.00
Reserves (Unrestricted)	30,000.00	0.00	30,000.00
Projects and Events (Restricted)	0.00	4,964.05	4,964.05

Harborne Baptist Church

Income & Expenditure Summary (by Fund) - Receipts & Payments Accounts

Fund: General, Building Fund, Flower Ministry, Home Mission, BMS, World Vision, Pastoral Fund, Special Collections,
Reserves, Projects and Events | Financial Year: 2023 | Date: 31/12/2023

GENERAL FUND RECEIPTS

	Actual	Total Budget	Budget Received
General Funds			
1. Regular Donations			
Direct Giving	49,070.04	45,602.00	108%
Sunday Offerings	11,353.38	10,000.00	114%
Total	60,423.42	55,602.00	109%
2. Rents & contributions for use of premises			
Car Park Rental	12,568.00	12,568.00	100%
Gross rent from church owned manse	13,192.81	10,225.00	129%
Rental of Princes Community Centre	25,140.00	25,140.00	100%
Room hire	9,140.53	7,800.00	117%
Total	60,041.34	55,733.00	108%
3. Gift Aid			
Gift Aid Refunds	0.00	8,000.00	0%
Total	0.00	8,000.00	0%
4. Other Donations			
Gift Day	2,712.11	2,500.00	108%
International Fun Day Donations	400.50	0.00	n/a
Legacies	0.00	0.00	n/a
Other Donations	8,899.02	4,200.00	212%
Total	12,011.63	6,700.00	179%
5. Other Income			
Bank Interest	18.68	0.00	n/a
Grants	7,894.20	7,500.00	105%
Other	2,679.82	0.00	n/a
Total	10,592.70	7,500.00	141%
TOTAL IN	143,069.09		

GENERAL FUND PAYMENTS

	Actual	Total Budget	Budget Spent
General			
6. Administration			
Bank fees and charges	78.00	63.00	124%
Conferences/Training courses	4,258.20	4,000.00	106%
Fees/sundries to Manse letting agents	1,765.53	2,400.00	74%
Office equipment	495.11	600.00	83%
Printing, stationery, certs, posters etc	3,356.01	2,400.00	140%
Staffing	23,324.65	26,000.00	90%
Subscriptions and licences (inc. website)	2,827.21	2,200.00	129%
Sundries - Catering	1,922.15	1,200.00	160%
Sundries - Other	272.66	1,200.00	23%
Sundries - Solicitors	842.40	1,000.00	84%

Telephone/Internet and postage	1,222.04	1,500.00	81%
Total	40,363.96	42,563.00	95%
7. Ministry			
Leaseback arrangement	11,100.00	10,500.00	106%
Manse expenses	2,452.55	2,700.00	91%
Minister (Tax, stipend, NI, travel, pension, employer contrib.)	31,340.39	29,500.00	106%
Pension deficit contributions	12.00	12.00	100%
Pulpit expenses	118.80	240.00	50%
Total	45,023.74	42,952.00	105%
8. Mission			
Gift Day Donation	2,714.00	2,000.00	136%
Gifts/donations to others	1,300.99	700.00	186%
Harborne Carnival	40.00	100.00	40%
Home Group, UCB notes, worship/communion supplies	1,608.03	1,200.00	134%
Home Mission (£85) and Pastoral Fund (£85)	1,955.00	2,040.00	96%
International Fun Day	328.48	200.00	164%
Junior Church and Youth	1,138.50	1,500.00	76%
Tithes to BMS and Home Mission	4,885.00	4,800.00	102%
Warm Spaces Activity Costs	1,899.52	0.00	n/a
Total	15,869.52	12,540.00	127%
9. Upkeep of church premises			
Church-owned manse - Insurance	623.16	500.00	125%
Church-owned manse - boiler contract	408.06	420.00	97%
Church-owned manse - maintenance	1,872.00	1,000.00	187%
Church-owned manse - vacant tenancy expenses	814.90	0.00	n/a
Cleaning costs HBC/PCC	15,015.04	12,000.00	125%
Cleaning materials and equipment	1,152.18	360.00	320%
Gas & Electric HBC/PCC	9,257.80	8,000.00	116%
Insurance - HBC/PCC	3,665.44	4,000.00	92%
Other upkeep	940.92	1,000.00	94%
Repairs/Maintenance/Replacements	11,688.98	8,200.00	143%
Total	45,438.48	35,480.00	128%
TOTAL OUT	146,695.70		

OTHER FUND RECEIPTS

	Actual	Total Budget	Budget Received
Home Mission			
Home Mission Donations	80.00	0.00	
Total	80.00	0.00	
BMS			
BMS Donations	255.00	0.00	
Harvest	206.06	0.00	
Total	461.06	0.00	
World Vision			
World Vision Donations	343.11	0.00	
Total	343.11	0.00	

Pastoral Fund			
Pastoral Fund Donations	60.00	0.00	
Total	60.00	0.00	
Special Collections			
Gifts received for Pauline and Nico Tomasi	430.00	0.00	
Special Collections Christmas Wheelchair Appeal	498.00	0.00	
Total	928.00	0.00	
Projects and Events			
Gifts for Audio Visual Improvements Project	0.00	0.00	
Warm Welcome Grants and Donations	7,175.00	0.00	
Total	7,175.00	0.00	
TOTAL IN	9,047.17		

OTHER FUND PAYMENTS

Home Mission			
Payment sent to Home Mission	80.00	0.00	
Total	80.00	0.00	
BMS			
BMS Harvest Appeal	206.06	0.00	
Payment sent to BMS (inc. £10 balance brought forward from 2022)	265.00	0.00	
Total	471.06	0.00	
World Vision Expenditure			
Payment sent to World Vision	357.60	0.00	
Total	357.60	0.00	
Pastoral Fund Expenditure			
Payment sent to Pastoral Fund	60.00	0.00	
Total	60.00	0.00	
Special Collections Expenditure			
Gifts sent to Nico and Pauline Tomasi	430.00	0.00	
Payment sent to Christmas Wheelchair Appeal	0.00	0.00	
Total	430.00	0.00	
Projects and Events Expenditure			
Audio Visual Improvements Project Expenditure	0.00	0.00	
Warm Welcome: Move It or Lose It Costs (July 2023-June 2024)	2,210.95	0.00	
Project Expenditure	0.00	0.00	
Total	2,210.95	0.00	
TOTAL OUT	3,609.61		
Surplus for the year	5,437.56		
Balance b/f from last year (BMS World Mission)	10.00		
Shortfall covered by general funds (World Vision)	-8.49		
Balance to carry forward (Christmas Wheelchair Appeal)	498.00		

	Actual	Total Budget	Budget Spent
Designated Funds			
BUILDING FUND			
RECEIPTS			
Donations to Building Fund	1,375.00	0.00	
Total	1,375.00	0.00	
PAYMENTS			
Building Expenditure	12,137.05	0.00	
Total	12,137.05	0.00	
Surplus/Deficit for the year	-10,762.05		
Building Funds brought forward	22,475.35		
Building Funds carried forward to next year	11,713.30		
Designated Funds			
FLOWER MINISTRY			
RECEIPTS			
Flower Ministry Donations	347.50	432.00	80%
Total	347.50	432.00	80%
PAYMENTS			
Flowers and Accessories	387.58	432.00	90%
Total	387.58	432.00	90%
Surplus/Deficit for the year	-40.08		
Donations c/f in advance	0.00		
Balance b/f from previous year	49.83		
Balance carried forward to next year	9.75		

SUMMARY TOTALS

	Total to Date
Opening Balance	74,342.92
Income	153,838.76
Expenditure	162,829.94
Surplus (Income - Expenditure)	-8,991.18
Fund Transfers	0.00
Closing Balance	65,351.74

Non-monetary Assets Held for the Church's own use

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

- Church premises at Harborne Park Road, B17 0DH valued in the accounts at £2,126,023 based on insured value.

Princes Community Centre, B17 0DH, valued in the accounts at £419,610 based on insured value.

- Church manse at 131a Lordswood Road, B17 9BH valued in the accounts at £370,980 based on insured value.

The church also owns fixtures, furniture and equipment with an insured value of £184,649.

The accounts and statements of assets and liabilities set out above relate to the year ending 31st December 2023, as approved by the Trustees of Harborne Baptist Church.

Signed:

Helen Salter, Chair of the Fabric and Finance Team

These accounts have been independently examined by Hilton Magwenzi.

Signed:

Hilton Magwenzi, Independent Examiner

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 was made 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.

Financial Report for 2023

General Fund Income in 2023 was £143,069.09, an increase from £135,874.99 in 2022. General Fund Expenditure in 2023 was £146,695.70, an increase from £122,047.57 in 2022. The increase in General Fund Expenditure was mainly due to increasing upkeep, utility and cleaning costs across 2023.

The total unrestricted general funds held at the end of 2023 was £18,181.13, a decrease of approximately £35,996 from the previous year. This decrease is mainly due to the creation of a Reserves Fund of £30,000, set apart to cover three months of essential expenditure in the event of an emergency. We also incurred significant expenditure during the year in a refurbishment of the church-owned property at 131a Lordswood Road, which coincided with a four month gap between tenants.

We are grateful for the increase in average monthly regular giving, which increased by about 27% from 2022. The Gift Aid on this giving will appear in the following year's accounts.

During 2023 Harborne Baptist Church paid the appropriate fees to Baptist Union of Great Britain. Annual tithes of £2442.50 were sent to each of Home Mission and BMS World Mission. Since October 2022, a further £85 monthly has been sent to Home Mission from the amount saved by not having to pay pension deficit contributions.

All buildings and contents insurances have been renewed. There are no claims outstanding.

For Gift Day 2023, we designated Compass Camps and Médecins Sans Frontières as beneficiaries, and we sent a gift of £1,357 to each cause. We set up a number of special fundraising Projects, namely the support of Nico and Pauline Tomasi and the Christmas Thailand Wheelchair Appeal. The payment to the Wheelchair Appeal will show in the 2024 accounts.

Following the hard work of our Centre Manager, we received a grant of £5000 from Edgbaston Neighbourhood Network Scheme for the 'Move it or lose it' exercise classes, and a grant of £2000 from Birmingham City Council for our Warm Welcome Project.

When we began operating as a Charitable Incorporated Organisation, we closed our old bank accounts and opened new ones with Lloyds Bank. We are deeply appreciative of our previous Church Treasurer, Brenda, and all the work she did to facilitate the transfer of accounts and legal paperwork around this transition.

We are extremely grateful to Hilton Magwenzi, our Independent Examiner, who has examined our accounts.

As we complete our first full year using the ExpensePlus platform, we would like to express our thanks to Marian for her hard work as Bookkeeper across the year. While this is a behind-the-scenes role, Marian's efficiency and attention to detail has made the transition to this new system smooth, and we are so grateful for her time and expertise.

We are still looking for a Treasurer to oversee our church finances, and we would like to ask all Church Members to continue to pray for the right person to fill this important role.

Prepared and submitted on behalf of the Leadership Team

28th March 2024

HARBORNE BAPTIST CHURCH

England & Wales - Charity number 1199474

Accounts



*Learning to live with God
and to love like Christ*



HARBORNE BAPTIST CHURCH

ANNUAL REPORT 2022

Published for AGM – 27th March 2023



Annual Report for Year ending 31st December 2022

The trustees are pleased to present their report together with the independently examined financial statements of the charity for the year ended 31 December 2022.

The financial statements are presented on a Receipts and Payments basis as allowed under section 133 of the Charities Act 2011 ('the Charities Act') provided the charity's gross income is not over £250,000.

Reference and Administrative details of the Charity, its Trustees and Advisers

Charity Status

Harborne Baptist Church registered with the Charity Commission on 28th June 2022 as a Charitable Incorporated Organisation (CIO). However, our church was advised by Solicitors acting for us that the church could not officially operate as a CIO until all legal paperwork was in place, including the transfer of assets and liabilities. This all came together a few months later. We began operating as a CIO on 1st March 2023.

We are in membership with the Baptist Union of Great Britain.

Managing Trustees

The Church was administered by the following who were the Managing Trustees of the Charity for the 12 months from the AGM in March 2021. All those named below were appointed as the first trustees of the CIO, as listed in the new governing document dated 31st May 2022:-

Minister & Chairman	Revd. Peter Maycock
Deacons	Sarah Barnett Jill Oldfield Helen Salter Joshua Smith Katie Stafford Roger Thompson Luis Todino Jackie Wheeldon
Church Secretary	Michael Taylor
Church Treasurer	Brenda Green

Structure, Governance and Management

Governing Document

The Church's governing document covering the period up to 31st May 2022 was adopted at Church Meeting on Monday 18th May 2009 and set out the objects of the charity. This was replaced by a new governing document for our CIO, and was adopted at a Special General Meeting of church members on 31st May 2022.

Recruitment and Appointment of Trustees

Managing Trustees which make up the Leadership Team consist of Minister, Deacons plus Church Secretary and Church Treasurer (if not already a deacon), up to a maximum of 12 trustees. Deacons are chosen from among existing church members and annual elections are held at the Church Annual General Meeting by ballot - postal votes permitted by the constitution. Nominees must secure a vote of at least 60% of eligible votes. The roles of Secretary and Treasurer may be covered by deacons or by additional appointments at Annual General Meeting.

Induction and Training of Trustees

Two church members were newly elected as deacons at our AGM in March 2022, and two retiring deacons were re-elected for a second term. DBS checks for all Trustees are up to date with only one coming up for renewal during 2023. Trustees undertook training on how to deal with pastoral issues.

Organisational Structure

The Church is governed and regulated by its own members where all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every 2 months. (Constitution minimum 4 times per year).

Minister of the Church is a paid Managing Trustee and with the assistance of the Leadership Team, gives leadership to the Church.

The Baptist Union of Great Britain and Heart of England Baptist Association

The Church is a member of the Baptist Union of Great Britain and the Heart of England Baptist Association. The Church will normally promote, encourage, support and advance the work of the Baptist Union, the Association and BMS World Mission through prayer, through financial contributions and, where appropriate, by making personnel available from the membership of the Church. When it is able the Church will also support local Baptist and ecumenical gatherings. The Church pays an annual subscription to BUGB based upon its membership numbers and tithes 5% of the previous year's general giving to the BUGB Home Mission Fund and a further 5% to BMS World Mission.

Relationships between the Charity and other Related Parties

The Church has been an active member of Churches Together in Harborne, with at least one Church Member appointed to attend forum meetings in addition to the Minister. CTH forum meetings have yet to resume after the pandemic, though local ministers meet occasionally and there are still shared activities between the local churches.

Objectives and Activities

Objects of the Charity

In fulfilling the purpose the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate. The Activities may include but are not restricted to: regular public worship, prayer, Bible study, preaching and teaching; baptism, as defined in the Union's Declaration of Principle; evangelism and mission, locally, regionally, nationally and internationally; the teaching, encouragement, welcome and inclusion of young people; giving and encouraging pastoral care; supporting and encouraging charitable social action in the United Kingdom and abroad.

Charity's Aims

Under the BAPTIST UNION DECLARATION OF PRINCIPLE

The basis of this Union is:

1. That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.
2. That Christian Baptism is the immersion in water into the Name of the Father, the Son, and the Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who "died for our sins according to the Scriptures, was buried, and rose again the third day."
3. That it is the duty of every disciple to bear witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

Church Secretary's Report 2022

I headed my report for last year's AGM, with the words...What Next?

As I reflected then, on the way you step up to the various challenges that the church was facing, as we moved forward out of the restrictions of Covid.

Throughout the past 12 months, the leadership team have been greatly encouraged by the willingness of the fellowship to get involved in the various ministries of the church as we have tried to make sure no one is missed out.

I for one was not expecting what came next as we continue to discern the will of God for His Church here in Harborne, through our worship services and our monthly church meetings.

We have been truly blessed by God as we have seen a significant increase in our numbers in church for our Sunday worship which now average out at around 140, as friends have moved away from the online worship which now have an average of around 14 people watching on the live stream. Within these figures there is a significant number of friends who have newly joined us either by personal invitation that you have put out or who came to us having shared in one of the many activities that take place throughout the week.

Reflecting back over the year.....

We have celebrated with families the birth of 3 babies born in 2022.

We have celebrated in 4 baptismal services and welcomed new members into the fellowship.

Sadly, some of us have had to say final farewells to family members, friends, loved ones who have been called home to be with our Lord.

Within the fellowship, we know many of us are still battling with various difficulties and illnesses which we encounter. I know that the leadership team under the guidance of our minister Peter and with the wider fellowship, have indeed continued to strive to try and ensure that no one is missed out or excluded from the pastoral care and concern we have for one another.

Again this has been highly visible through the various home groups and prayer gathering that is ongoing.

As in previous years the scripture has been powerfully proclaimed in Church as our Minister Peter continues to share the Word of God with us to help us grow stronger in our faith and our understanding of the Bible. I am thankful that we have within our fellowship 3 retired ministers and others in the fellowship, who I can call on when Pete

is away, as well as other outside contacts through HEBA, Birmingham City Mission to enable me to engage a variety of speakers to share with us the Word of God.

To the leadership team I say 'Thank You' for all that you do in so many different areas of church life and for the support and encouragement you give to both Pete and myself. A special thank you to Jackie and Luis, who retire as deacons, for your very valued input which I am sure will continue in other ways as the Lord continues to bless you both.

To Brenda, our Church Treasurer, I don't know where to begin, so let me just say I really don't know how you did all that you did as our Church Treasurer but I, along with the fellowship take this opportunity to say....

'A VERY SPECIAL THANK YOU FOR ALL YOU DID IN THE ROLE OF CHURCH TREASURER AND FOR SO MANY YEARS.'

I also have to thank our Centre Manager Cynthia for the very important part she has played in the day to day running and upkeep of the building. For the overseeing of the many user groups, the organising of the Warm Spaces and securing of the funding. This is just a snapshot of the many things our Centre Manager does.

Our Office Administrator Manjit who looks after the admin side of the office and works alongside our Centre Manager to keep us well informed of the many church activities and meetings.

As with the Oscars, my list of individuals is way too long to list, but what I will say is a

'BIG THANK YOU'

to you all, for all you do in so many different ways, in ensuring that Harborne Baptist Church is open to all and a safe place for us to worship and meet together, building up stronger relationships and long-lasting friendships with God and one another.

Looking forward, I personally am very excited about Youth Alpha currently in progress and constantly praying for our young people taking part and the leaders involved and praying for the vision of what we will invest in to ensure that our youth will continue to grow in fellowship together.

I am also looking to hear from YOU, the fellowship, of what the Lord is saying to you as part of the wider church vision.

My prayer and word of encouragement for us as we journey on throughout the year is drawn from the scripture teaching from Romans 12: 10-13

*Be devoted to one another in love. Honour one another above yourselves.
Never be lacking in zeal, but keep your spiritual fervour, serving the Lord.
Be joyful in hope, patient in affliction, faithful in prayer.
Share with God's people who are in need. Practise hospitality.*

MAY OUR LORD ALMIGHTY CONTINUE TO BLESS US AS WE SEEK AND SERVE HIM TOGETHER ON OUR JOURNEY FORWARD.

Michael Taylor
Church Secretary

ACTIVITY DURING 2022

Church Groups

Sunday Services

Sunday Services continued to grow throughout the year, with occasional Shared Lunches, Church Picnics and other events on Sunday afternoons. We continue to live stream our services through YouTube, which has been valued by those unable to attend services onsite.

Church Members' Meetings

These took place onsite, with some members attending via Zoom. Church Members took the decision to become a Charitable Incorporated Organisation (CIO).

Church Prayer Gathering

On the first Wednesday of each month, we gathered to pray for local, national and international concerns.

Food Bank Collection

In 2022 we changed our Food Bank Collection, inviting church attenders to bring donations of food for our local Food Bank to our Communion Services (usually on the 3rd Sunday of the month). This food is delivered by volunteers to our local Food Bank.

Harborne Community Café

Run in partnership with The Real Junk Food Project Central, the Community Café returned in 2022 on a monthly basis. Providing a hot meal on a Pay As You Feel basis, the Café combats food waste and food poverty, with volunteers from The Real Junk Food Project Central and HBC working together to prepare and serve food.

HBC Fellowship Facebook Page

This is a closed group restricted to people from within the HBC fellowship. We can share news, prayer requests, helpful or informative videos, celebrate birthdays, advertise church events, etc.

HBC YouTube Channel

Videos of services and other online activities are available to watch on YouTube. The link to follow is <https://www.youtube.com/c/HarborneBaptistChurch>

Home Groups

Our three home groups met twice each month on a Wednesday morning, Wednesday evening and Thursday evening. These groups continued to meet at church, providing a safe and supportive space for those attending to discuss the Bible, pray together and offer pastoral support to one another.

Junior Church

Junior Church caters for primary and secondary school aged children and young people and meets three Sundays each month.

Leadership Team Meetings

The Deacons and other trustees met monthly throughout the year to discuss matters of finance, ministry, pastoral concerns, safeguarding, and practical issues.

Pastoral Team

The Pastoral Team continued to keep in touch, aware of the ongoing impact of the isolation caused by the pandemic. However, we are once again reminded that it's everyone's responsibility to look out for each other.

Place of Welcome

Open every Thursday, 10.30am-12.30pm, the Place of Welcome offers friendship, conversation and free tea, coffee and biscuits to anyone in our community. In 2022, the Digital Literacy Project began offering monthly advice sessions called 'Digital Drop Ins' at the Place of Welcome too.

WhatsApp Groups

Several WhatsApp groups have been independently created for different purposes, offering support, passing on information, friendship groups, prayer request.

Warm Spaces @HBC Initiative

As the cost-of-living crisis developed during the autumn, we launched our 'Warm Spaces @HBC' initiative. This involved fund raising and volunteer mobilising to expand our provision of free, warm, safe and welcoming activities for our community across the winter. We partnered with other organisations, including some of those listed below. In December, we hosted a Photo Exhibition as part of this initiative.

User Groups

We were pleased to welcome the following user groups in 2022:

Alcoholics Anonymous

A weekly meeting was held in our building throughout the year.

Birmingham Adult Education Service/Lordswood & Ridgeacre Road Surgeries

The Social Prescribers Service from Lordswood Medical Practice, in conjunction with the Birmingham Adult Education Service, ran various courses through the year, including a 'Bounce Back Course' helping people back into social contact after the lockdown. In November, as part of Warm Spaces @HBC, 'Creative Wellbeing Arts and Crafts' was launched – a weekly activity on Friday mornings, providing a drop-in arts and crafts space, with church volunteers helping to host and welcome.

Christian Music Ministries (CMM) Choir

CMM returned to onsite rehearsals, meeting on Monday evenings for the choir to prepare for their performances.

Harborne Dance School

Offering lessons in varying styles of modern dance for children of all ages.

Safe Families

A new user group, Safe Families is a charity that works with 35+ local authorities around the UK to offer hope, belonging and support to children, families and care leavers; we do this primarily, but not exclusively, with and through local churches. Safe Families use our building to run volunteer training courses on a monthly basis.

Southlink Charter Centre

The centre continued to meet, providing a safe haven for people coping with mental health issues.

U3A [University of the 3rd Age] - Harborne/Edgbaston

Various special interest groups met in our building throughout the year – groups meeting in 2022 included Literature, Gardening, and the USA.

Ukrainian Guests and Hosts Coffee Morning

This new coffee morning, for Ukrainian guests and hosts, is organised by members of various local churches. The group began meeting in September and has proved to be a popular and valued community resource.

*Harborne Baptist Church
Harborne Park Road
Harborne
Birmingham
B17 0DH*

*www.harbornebaptistchurch.org
0121 427 7141*

*Operating as a Charitable Incorporated Organisation since 1st March 2023
Charity Registration 1199474 (registered 28th June 2022)*

HARBORNE BAPTIST CHURCH

END OF YEAR ACCOUNTS 2022

As presented to the AGM Monday 27th March 2023

Introduction to the Accounts: 1st January 2022 - 31st December 2022

When comparing 2022 figures with those of the previous year it should be noted that 2021 was a year of recovery for Harborne Baptist Church after the Covid-19 pandemic. Therefore, in some instances, increases in figures for 2022 may simply be a return to normal levels.

Money in the following funds are spread over several bank accounts held with Lloyds Bank and Santander, and respective figures brought together here.

General funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds – these are funds set aside for specific purposes or projects but which can be called on for general purposes if needed.

Restricted funds – these are funds that can only be used for specified purposes within the objects of the charity.

For information:

PCC = Prince's Community Centre, also known as [Southlink] Charter Centre

CHURCH OWNED MANSE = 131a Lordswood Road, Harborne. Since 2009, Ministers have opted to live in their own property so the church manse has been let out to tenants through a letting agent, currently Dixons/Countrywide.

MINISTER'S ACCOMMODATION = Baptist churches are responsible for the accommodation expenses of their minister(s), whether living in a church-owned manse or living in their own property.

'LEASEBACK' = In the case of a Baptist minister living in their own property, the minister's home is also a work-place so the church agrees to pay 'rent'.

NON-MONETARY ASSETS = valuations given are insurance valuations not sale values.

HARBORNE BAPTIST CHURCH RECEIPTS & PAYMENTS ACCOUNTS

GENERAL FUNDS	2022	2021
RECEIPTS		
1 Regular giving and GA refunds	62,284.80	42,782.49
2 Donations & other income	12,601.89	12,933.64
3 Investment income	10.72	2.25
5 Rents & contributions	60,977.58	56,113.25
TOTAL IN	135,874.99	111,831.63
PAYMENTS		
6 Ministry: Including pension deficit contributions	45,042.12	46,049.03
7 Mission	10,001.80	8,787.23
8 Upkeep	32,737.84	33,174.03
9 Staff, Office and Administration	34,265.81	27,702.40
TOTAL OUT	122,047.57	115,712.69
Surplus/Deficit for the year	13,827.42	-3,881.06
Balance b/f from previous year: Lloyds	6511.96	23,076.75
Balance b/f from previous year: Santander	34148.5	31,104.15
General Funds balance	54,487.88	50,299.84
less Gift Aid refunds reassigned to designated funds		-9,498.89
less shortfall restricted funds covered by general funds	-310.60	-140.49
GENERAL FUNDS c/f to next year	54,177.28	40,660.46
GA monies transferred to Space Hive (to be returned to HBC)	2,331.05	
Held in bank	51,846.23	40,660.46
Total general funds held at 31.12.22	54,177.28	40,660.46

NOTES TO THE GENERAL FUNDS prepared on a 'receipts and payments' basis			
RECEIPTS	2022	2021	
1 Regular giving and Gift Aid refunds			
Regular offerings (blue bag & direct giving)	47,493.31	42,782.49	
Gift Aid refunds	14,791.49	0.00	
	62,284.80	42,782.49	
2 Donations & other income			
Donations/legacies	263.31	6,109.00	
Refunds various	1,136.31	0.00	
Income from photocopying	23.00	25.00	
Sundries 'other'	711.28	854.22	
Sundries catering	197.89		
Furlough grants	0.00	3,603.42	
Grants	5,163.00		
Gift Day	5,107.10	2,342.00	
	12,601.89	12,933.64	
3 Investment income			
Bank interest Lloyds	4.77	1.54	
Bank interest Santander	5.95	0.71	
	10.72	2.25	

Receipts cont'd

5 Rents & contributions for use of premises		2022		2021
Gross rent from church owned manse	15,900.00		15,675.00	
Room hire	8,025.58		3,950.25	
Rental of Princes Community Centre	25,140.00		25,140.00	
Car Park Rental	11,912.00		11,348.00	
		60,977.58		56,113.25
TOTAL IN		135,874.99		111,831.63

PAYMENTS		2022		2021
6 Ministry				
Minister: Tax, stipend, NI, travel, pension, employer contrib.	29,331.03		28,779.19	
Manse expenses	2,638.95		2,516.88	
Leaseback arrangement	10,500.00		10,100.00	
Pulpit expenses	180.00		620.00	
Pension deficit contributions	2,392.14		4,032.96	
		45,042.12		46,049.03
7 Mission				
Gifts/donations to others	187.11		64.95	
Tithes to BMS & HM	4,440.00		4,530.00	
HM & Pastoral Fund (equivalent to 50% pension deficit cont)	510.00			
Junior Church	1,319.45		335.17	
Home group, UCB notes, worship supplies	991.69		2,686.11	
Safe Families 2022 B'ham Children's Hospital (2021)	2,553.55		1,171.00	
		10,001.80		8,787.23
8 Upkeep of church premises				
Repairs/maint'ce/replacements HBC/PCC	8,179.98		13,296.05	
Gas / electricity HBC/PCC	6,000.16		4,047.20	
Cleaner/cleaning, cleaning supplies HBC/PCC	11,228.94		11,158.93	
Sundry: incl baptistry heater £1170	2,420.87		299.00	
Insurance: HBC & Princes Community Centre	3,961.44		3,451.46	
Church owned manse: Insurance	460.13		421.98	
Boiler contract	400.82		397.41	
Maintenance	0.00		102.00	
Maint'ce via Dixons	85.50			
		32,737.84		33,174.03
9 Administration				
Printing, stationery, certs, posters etc	2,140.91		2,208.32	
Telephone / internet and postage	1,317.60		755.21	
Office & website	589.81		893.58	
Subscriptions / licences	2,005.77		1,616.98	
Staffing	20,089.63		18,181.27	
Conferences / training courses	1,766.60		274.99	
Fees/sundries to letting agent of manse	2,029.20		1,895.70	
Sundries: refunds of rental (cancelled due to Covid)	0.00		891.00	
Sundries - Solicitors	1,882.20			
Sundries - Catering	1,561.67			
Sundries: other	882.42		985.35	
		34,265.81		27,702.40
TOTAL OUT		£122,047.57		£115,712.69

4 RESTRICTED FUNDS			2022		2021
<i>Money given for specified causes</i>					
RECEIPTS					
Home Mission			70.00		67.00
BMS			589.10		590.99
World Vision 5ps			289.31		47.00
Pastoral fund			62.00		60.00
Special collections	Ukraine	601.50		358.02	(Macmillan)
	Christian Aid	65.00		285.00	
	BCT Restore 2021	0.00		260.60	
	Thai Church 2022	165.00	831.50	0.00	903.62
	TOTAL IN		1,841.91		1,668.61
PAYMENTS					
Home Mission			70.00		67.00
BMS			579.10		590.99
World Vision			327.80		357.60
Pastoral fund			62.00		60.00
Special collections	Ukraine	601.50		358.02	(Macmillan)
	Christian Aid	65.00		285.00	
	BCT Restore 2021	0.00		260.60	
	Thai Church 2022	165.00	831.50	0.00	903.62
	TOTAL OUT		1,870.40		1,979.21
Deficit for the year			-28.49		-310.60
Balance b/f from last year			0.00		0.00
Shortfall covered by general funds (World Vision)			-38.49		-310.60
Balance to carry forward (BMS World Mission)			10.00		0.00

DESIGNATED FUNDS (Ongoing Building Fund)			2022		2021
RECEIPTS					
Standing orders			1,200.00		1,200.00
Gift Aid			120.00		0.00
			1,320.00		1,200.00
PAYMENTS					
None			0.00		0.00
			0.00		0.00
Surplus for the year			1,320.00		1,200.00
2021 Gift Aid refunds from 2020 re-assigned from General Funds					9,498.89
Building Funds brought forward			21,155.35		10,456.46
Building Funds carried forward to next year			22,475.35		21,155.35

DESIGNATED FUNDS (Flower Ministry - cash fund)		2022		2021
RECEIPTS				
Donations		432.00		256.50
		432.00		256.50
PAYMENTS				
Fresh flowers		394.35		265.63
Accessories		46.62		15.75
		440.97		281.38
Surplus/Deficit for the year		-8.97		-24.88
Donations c/f in advance		0.00		30.00
Balance b/f from previous year		58.80		53.68
Balance carried forward to next year		49.83		58.80

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER				
		2022		2021
10 ASSETS				
TOTAL Bank and cash balances		£76,673.97		£61,564.01
REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS				
General Funds		54,177.28		40,660.46
Designated Funds (Building Fnd & Flower Min)		22,525.18		21,214.15
Restricted Funds		-28.49		-310.60
		76,673.97		61,564.01
11 LIABILITIES				
Baptist Pension Scheme	See next page	0	as at 31/12/21	18,148.00

10 NON-MONETARY ASSETS (buildings + church owned contents)				
a) Held for investment purposes				
Princes Community Centre insured for	Sep-22	£399,629	Sep-21	£355,222
Church owned manse 131a Lordswood Rd insured for	Feb-23	£353,315	Feb-22	£295,907
b) Held for the Church's own use				
Harborne Baptist Church insured for	Sep-22	£2,024,784	Sep-21	£1,799,787
The church is the beneficial owner (subject to the relevant trusts) of the 3 assets in item 10, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]. The church also owns fixtures, furniture and equipment with a total insured value of:				
		£175,856		£156,415

The accounts and statement of assets and liabilities set out above relate to the year ending 31 December 2022, are as approved by the deacons.

Signed: Brenda Green

Position: Church Treasurer

Date: 13th March 2023

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.

Treasurer's Report for the Church Financial Year 2022

The total general funds held at the end of 2022 was £54,177.28, an increase of approx. £13,516.82 on the previous year, due in part to an increase in bookings rental, receipt of grants and Gift Aid refunds and an increase in numbers attending on Sundays.

I am happy to report that in 2022 the average monthly regular giving, through direct giving and blue bag offering, increased by over 9% from 2021. Thank you to everyone who regularly supports Harborne Baptist Church in this way.

During 2022 Harborne Baptist Church paid the appropriate fees to Baptist Union of Great Britain. Annual tithes of £2,220 were sent to each of Home Mission and BMS World Mission. Since October, a further £85 monthly has been sent to Home Mission from the amount now saved by not having to pay pension deficit contributions.

All buildings and contents insurances have been renewed. There are no claims outstanding.

I am extremely grateful to Hilton Magwenzi, our Independent Examiner, who has examined all the many and varied accounts.

As 2022 progressed our church building became gradually busier mid-week, with increased activity from community groups from whom little or no rent was expected. Our Centre Manager Cynthia spent a huge amount of time in successfully applying for grants towards general running costs and materials needed to run a programme of Warm Spaces activities which has taken off really well here. Half our Gift Day total was also allocated to fund Warm Spaces, plus Cynthia set up a Crowd-funding appeal which raised further donations. With grants covering Warm Spaces during the winter months, Cynthia has been busy applying for further grants to extend the period for which our church can provide these same facilities.

Harborne Baptist Church began tentative steps in December 2019 towards becoming a Charitable Incorporated Organisation (CIO) which includes registering with the Charity Commission as part of the process; registration had been a concern for some time so we were eager to progress but Covid-19 delayed the application process. Harborne Baptist Church became a CIO at the end of June 2022 and was registered with the Charity Commission but church could not operate as a CIO till all other legal requirements had been undertaken and a new bank account opened (NB all bank accounts previously held will close). For various reasons this took another 8 months. At the time of writing this report Harborne Baptist Church has been operating as a CIO for less than one month.

So, with changes already underway in 2023, after 10 years as church treasurer I'm stepping down at the AGM. Many thanks for support given, and best wishes to those who take on the mantle.

Brenda Green
Treasurer

*Harborne Baptist Church
Harborne Park Road
Harborne
Birmingham
B17 0DH*

*www.harbornebaptistchurch.org
0121 427 7141*

*Operating as a Charitable Incorporated Organisation since 1st March 2023
Charity Registration 1199474 (registered 28th June 2022)*



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

HARBORNE BAPTIST CHURCH

**On accounts for the year
ended**

31st DECEMBER 2022

**Charity no
(if any)**

1199474
C10 REGISTERED
28/6/22

Set out on pages

ANNUAL REPORT 2022 SECTION - ACCOUNTS

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

**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:

Date:

21 March 2023

Name:

HILTON T MAGWENZI

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

INSTITUTE OF CHARTERED ACCOUNTANTS OF
ENGLAND AND WALES

Address:

% CHURCH ADDRESS