



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



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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

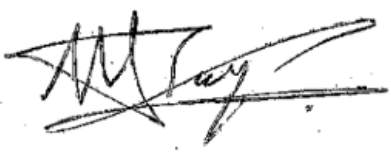
Signature

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').