BROMSGROVE
Baptist Church

Offering the transforming love
of Jesus Christ in the realities of life

Bromsgrove Baptist Church
New Road, Bromsgrove,
Worcestershire B60 2JD

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Charity Number: 1154922

Charity Commission Annual Report 2025

The year began with prayer and thankful hearts as we looked ahead to all that God might have in store for us with our new minister, Bernice Lingard who we welcomed a few months before. We spent time reflecting on our church ethos and considering how we could engage more intentionally with our local community through a range of activities, groups and outreach projects.

As the year progressed, we were delighted to introduce new Community Groups, including Alpha courses and a book group, providing opportunities for people to connect, explore faith and build relationships. We also welcomed new people into our church family. We ended the year with a wonderful season of Christmas celebrations, including Messy Church, a special reunion for our Sprout Youth group to mark its 20th anniversary, and a range of Christmas services featuring carols, a nativity and Christingle. Our year also concluded with the return of the much-loved Saltmine Theatre Company for our annual pantomime which was Cinderella.

Aim & Purposes

Bromsgrove Baptist Church's aim is that that through all our church activities, as well as through involvement in our wider communities, all people will come to accept Jesus as Lord and Saviour. Jesus has so much to offer all people, whether life seems easy or not.

We are seeking to demonstrate the love of God for all people through the way in which we live our lives of faith in unity together.

With the Bible to help everyone understand who God is, we believe that we are guided by God's Holy Spirit to be an expression of the community that God longs to see throughout the world.

Objectives & Activities

We believe our purpose as a church is to be "Offering the transforming love of Jesus Christ in the realities of life". We hold that closely through our core values of "Belonging", "Growing", "Serving" in the words that we speak, as well as in our care for each other, and support for our local community

GROWING

Philippians 2:1-18, Galatians 5:16-26, Luke 4:14-21






Our vision is to be a community of God's people who are growing in understanding of our relationship with Him through inspiring teaching and nurturing discipleship.

We will do this by:

- Showing our dependence on God through vibrant prayer and worship that embraces a variety of traditions and styles so as to be helpful to all.
- Seeking inspiration through Spirit-led biblical teaching on Sundays, and looking out for other opportunities to learn together.
- Nurturing spiritual growth and friendship through Life Groups as our core place for walking with and watching over each other ("doing life together").
- Providing opportunities for people of all ages to discover faith (e.g.: Alpha courses), and deepen faith (e.g.: Spirituality courses).
- Supporting people at different life stages through appropriate courses (e.g.: parenting and marriage courses).

BELONGING

1 Corinthians 12:12-27, Acts 2:42-47, John, 13:31-38





Our vision is to be a community of God's people living out compassionate care, offering generous hospitality, and embracing ways of gracious belonging.

We will do this by:

- Loving each other as family, caring for the whole person, and loving our neighbour as ourselves.
- Being open with our welcome to ensure that everyone feels at home and knows that they are valued in our community.
- Giving priority to those in need as we release time and resources to the meet the needs of those around us.
- Demonstrating our commitment to Jesus through baptism and our commitment to each other through Covenant Partnership.
- Respecting view-points and opinions different to our own as we willingly explore diversity together, and respond to each other in Christ-like ways.

SERVING Joshua 1:6-9, Acts 1:1-11, Ephesians 4:1-16





Our vision is to be a community of God's people who are living out a courageous faith as we engage in innovative outreach and intentional mission.

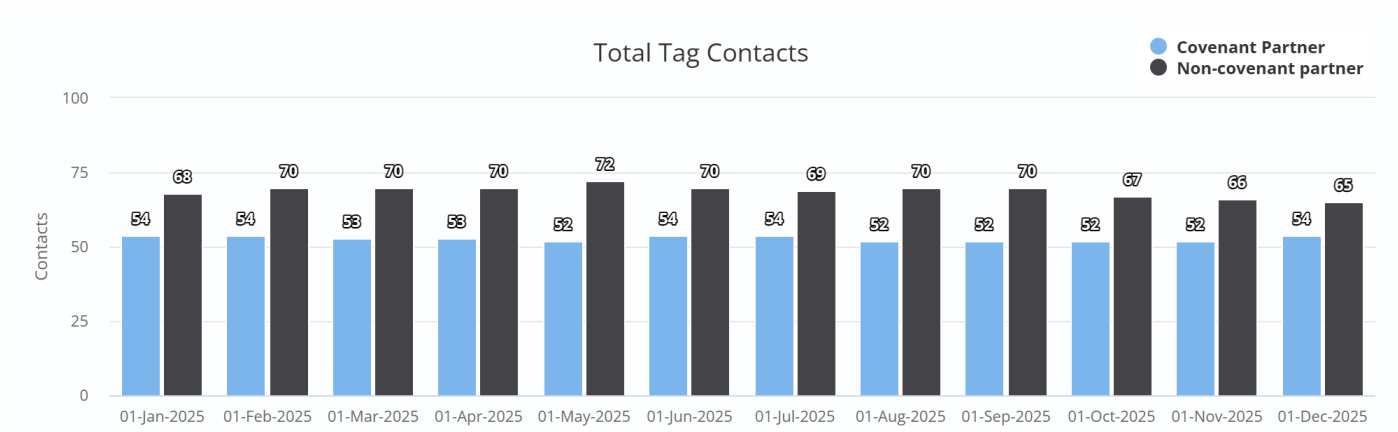
We will do this by:

- Helping each other to discover the unique ways in which God has gifted and equipped us so that we can all serve him as he intends.
- Allowing God to challenge us through the Holy Spirit to embrace fresh ways of being church, even when that feels risky.
- Evangelistically meeting the needs of our local community as we seek to be church away from our buildings, sharing the love of Jesus in creative and imaginative ways.
- Supporting the mission and ministry of Churches Together in Bromsgrove and responding to opportunities for community engagement / development as they arise.
- Partnering with others beyond ourselves (locally and globally) who are seeking to achieve God's Kingdom purposes in ways and places that we can't do or go to on our own.

Achievements & Performance

Belonging:

We have continued to enable people to understand that Bromsgrove Baptist Church is a place where we belong together in Covenant Partnership. Our church attendance can be seen to have remained fairly static over the year as new people joined us, but some familiar faces left our congregation to worship elsewhere as they moved out of the area. Four people joined us in covenant partnership in 2025.



The strength of our belonging together is seen in the outworking of church life, not in numerical data. To that end, it is through all that we share together, and through all that we offer to others, that we truly demonstrate that Bromsgrove Baptist Church is a place to belong together.

Growing:

We have continued to hold 'hybrid' services, mainly meeting in person, but also making our Sunday morning service and church meetings available via live stream/on Zoom. We held a number of newcomer's lunches to welcome those into our congregation. Numbers attending our children and youth work increased.

Serving:

We have been pleased to serve those within our local community in several ways. From the very youngest members of our community through our parent and toddler group 'Little Wonders' and various 'Messy Churches' at Easter and Christmas, which welcomed toddlers and younger school aged children along with their parents or carers and were a great success. These welcomed many families and allowed us to have meaningful conversations with those who attended from the local area. We were able to serve older children and teenagers through our Friday night youth group, Sprout. We celebrated the 20th Anniversary of Sprout at Christmas through a reunion and the annual Sprout Christmas Quiz. We were also able to continue serving the older members of our community through outreach 'The Living Room' which began in March 2023 and provides a warm space, a home cooked meal and Bible study and prayer. In addition to these events, we ran dedicated women's and men's events and Games Nights. We also hosted a series of the Alpha course for those in our community wanting to explore faith in an informal and relaxed environment.

The Christmas season saw the return of in-person pantomime performances. We welcomed around 600 people through our doors to watch Saltmine's performances of 'Cinderella' and a further 500 school children for our schools' performances of 'Red Riding Hood'. People also attended our 'Carols by Candlelight' a few days before Christmas and a Christingle service on Christmas Eve.

Leadership

Our leadership priority is to enable others to actively participate in the life of the church. Our Minister and Deacons form our core "Leadership Team", alongside whom we affirm others in "Co-ordinator" roles. We were delighted to have welcomed Bernice Lingard as our new minister in September of last year.

Financial Review

Overview

Given that the church reserves had grown during the period between ministerial office holders, we had allowed ourselves to set a deficit budget for 2025 whilst we continued to invest in renewing aspects of the fabric of the building and looking towards improving our creation care through net zero policies. Part of our 2025 plan had been to seek grant-funding towards implementing solar panel installation. This grant-funding was not forthcoming and so no such investment was made. This is reflected in both the income and expense sides of our 2025 accounts being lower than predicted. Beyond that, the year largely ran to budget.

Reserves Policy

Bromsgrove Baptist Church does not have a formal reserves policy. We are mindful of the guidance to retain sufficient reserves in order to be able to close the church in an orderly manner should this be required.

Administration Information

Bromsgrove Baptist Church is situated on New Road in the town of Bromsgrove. The correspondence address is: Bromsgrove Baptist Church; New Road, Bromsgrove, Worcestershire, B60 2JD.

Those individuals who have served on our Leadership Team for all or part of the period of this report are:

- Ms Bernice Lingard
- Mrs Sian Anderson (co-opted to provide Administrative support)
- Dr Claire Curtis
- Dr David Law
- Mr Simon Miles

- Miss Morgan Robinson
- Mrs Jean Spencer
- Mr Nathaniel Deakin
- Mr David Bell

Approved at a meeting of the Leadership Team on 6th October 2026.

Bromsgrove Baptist Church Accounts 2025

Accounts (General Fund)

Summary	Actual 2024	Budget 2025	Actual 2025
Receipts	**139,496.39**	**156,100.00**	**134,778.05**
minus			
Payments	**- 152,756.33**	**- 172,390.00**	**- 150,233.95**
TOTAL	**- 13,259.94**	**- 16,290.00**	**- 15,455.90**

Receipts	Actual 2024	Budget 2025	Actual 2025
Rent for use of Charity Centre			
Castle Kids Rental	7,765.00	8,700.00	8,982.00
Casual Rental	9,762.00	15,000.00	9,177.50
Hub Rental	11,106.67	0.00	0.00
Total	28,633.67	23,700.00	18,159.50
Income from Donations and Legacies			
Donations	7,220.02	6,000.00	6,499.80
Gift Aid Claimed	15,258.95	15,500.00	16,357.31
Giving - Gift Aided	64,524.80	81,000.00	54,469.80
Giving - Non-Gift Aided	14,710.00		22,556.90
Legacies	87.70	0.00	66.00
Grants	0.00	22,500.00	7,578.43
Total	101,801.47	125,000.00	107,528.24
Income from other trading activities			
Events	4,935.96	4,900.00	5,717.75
Investment Income			
Dividends & Investments	0.00	0.00	23.20
Interest Received	3,801.98	2,500.00	2,477.05
Refunds	323.31	0.00	599.36
Repayments	0.00	0.00	272.95
Total	4,125.29	2,500.00	3,372.56
TOTAL RECEIPTS	**139,496.39**	**156,100.00**	**134,778.05**

Payments	Actual 2024	Budget 2025	Actual 2025
Charity Running Costs			
Audio Systems	- 3,860.27	- 2,500	- 2,084.26
IT Systems		- 500	- 50.58
Church Cleaning	- 8,768.76	- 12,500	- 7,660.80
Church Insurance	- 5,422.54	- 5,600	- 5,747.89
Church Repairs & Renewals	- 5,280.01	- 5,000	- 6,328.62
Major Projects	- 41,080.16	- 35,000	- 14,309.60
Communications Service	- 1,760.81	- 2,000	- 2,029.31
Consumables	- 2,117.32	- 1,700	- 2,659.05
Electricity	- 8,041.04	- 15,000	- 16,539.33
External Speaker Fees	- 1,177.95	- 600	- 512.10
Licence Fees	- 1,688.46	- 1,460	- 1,694.40
Organisation Subscriptions	- 499.50	- 560	- 526.84
Gas	- 1,528.45	- 1,250	- 1,101.93
Miscellaneous	- 1,043.10	-	- 938.98
Photocopier & Printing Costs	- 888.63	- 830	- 908.09
Rubbish Collection	- 1,020.32	- 1,060	- 1,121.64
Water & Sewage	- 383.59	- 2,660	- 2,147.70
Fund transfers	- 138.68	-	-
Training Courses	- 15.00	-	- 1,156.60
Total	- 84,714.59	- 88,220.00	- 67,517.72

		Actual 2024		Budget 2025		Actual 2025	
Clergy Expenses							
	Manse Cncl Tax & Services	-	4,693.86	-	3,200	-	3,509.75
	Manse Insurance	-	509.59	-	560	-	529.00
	Manse Repairs & Renewals	-	5,543.28	-	1,500	-	168.00
	Ministerial Expenses	-	1,225.79	-	1,800	-	2,285.17
Total		-	11,972.52	-	7,060.00	-	6,491.92
Employee Costs							
	Administrator Eee NIC		-				-
	Administrator Income Tax		-	-	11,500		-
	Administrator Salary	-	12,543.63			-	9,956.28
	Administrator Pension	-	1,904.14			-	1,942.44
	Minister Eee NIC	-	232.72				-
	Ministerial Income Tax	-	962.00	-	35,000		-
	Ministerial Stipend	-	7,619.75			-	24,663.55
	Ministerial Pension	-	2,268.52			-	6,983.16
	Employer NIC	-	116.36				
Total		-	25,647.12	-	46,500.00	-	43,545.43
Financial Services							
	Bank Charges	-	60.00	-	60	-	61.00
	Financial Services	-	200.00	-	200	-	200.00
Total		-	260	-	260	-	261.00
		Actual 2024		**Budget 2025**		**Actual 2025**	
Mission & Evangelism							
	Baptist Home Mission	-	7,000.00	-	7,000	-	7,000.00
	Baptist World Mission	-	7,000.00	-	7,000	-	7,000.00
	Children's Ministry	-	990.53	-	600	-	1,779.75
	Sparks	-	159.97		-	-	179.91
	Sprout	-	856.72	-	2,400	-	560.75
	Church Events	-	1,651.15	-	1,200	-	2,772.50
	Pantomime	-	4,178.20	-	3,700	-	4,180.25
	Compassion	-	768.00	-	770	-	768.00
	Hope & Kindness	-	1,700.00	-	1,700	-	1,700.00
	Literature & Advertising	-	757.53	-	880	-	1,376.72
	Meninadanca	-	1,700.00	-	1,700	-	1,700.00
	National Mission	-	1,700.00	-	1,700	-	1,700.00
	NoviMost	-	1,700.00	-	1,700	-	850.00
	MAF		-			-	850.00 *
Total		-	30,162.10	-	30,350.00	-	32,417.88
TOTAL PAYMENTS		**-**	**152,756.33**	**-**	**172,390.00**	**-**	**150,233.95**

* Transfer from general fund to Holding fund ready for late payment in 2026

Funds Summary

Funds holdings:		Start		End
Restricted funds:	£	36,921.55	£	36,867.29
Designated funds:	£	51,672.00	£	51,672.00
	£	**88,593.55**	**£**	**88,539.29**

Funds change:	-	54.26
General fund change:	-	15,455.90
Total Funds change:	-	15,510.16

Bank Accounts

		Start		End	should be
CAF Cash	£	20,689.59	£	37,732.21	equal to:
CAF Gold	£	139,350.43	£	106,797.65	….
	£	**160,040.02**	**£**	**144,529.86**	- 15,510.16

Funds of Money held within Church Bank Accounts

	Start		Income		Outgoing		End	
				Restricted Funds				
				(Restricted Funds may only be used for the purposes that they are provided.)				
£	1,693.66	£	-	Mission Visits	£	-	£	1,693.66	
£	507.54	£	-	Fellowship Needs	-£	100.00	£	407.54	
£	11,644.94	£	3,443.52	Little Wonders	-£	2,466.01	£	12,622.45	
£	20,969.86			1000 Days			£	20,969.86	
£	2,005.55	£	2,446.12	Holding Fund	-£	3,397.89	£	1,053.78	
£	100.00	£	20.00	Building User Deposit holding	£	-	£	120.00	^
£	**36,921.55**	£	5,909.64		-£	5,963.90	**£**	**36,867.29**	

^ Headway £100, Wayside (Key) £20

				Designated Funds				
				(Designated Funds are set aside for a proposed purpose but may be redirected to general (unrestricted) funds if required.)				
£	51,672.00	£	-	Contingency Fund	£	-	£	51,672.00	
£	**51,672.00**	£	-		£	-	**£**	**51,672.00**	
£	**88,593.55**	**£**	**5,909.64**		**-£**	**5,963.90**	**£**	**88,539.29**	

Formal Pensions Statement

The Church is a participating employer in 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 minister and any paid employees are eligible to join the scheme.

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 at 31 December 2019 by a professionally qualified Actuary used 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. This recovery plan ended in October 2024.

The total pension cost for the Church in 2025 is £4987.20, which comprises:

For Bernice Lingard £3879.48

For Sian Anderson £1107.72

For comparison, the total pension cost for the church in 2024 was £1508.14 which comprises £1498.14 to DC Plan and £10 to DB Plan.

BROMSGROVE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

CHARITY NUMBER 1154922

PERIOD OF ACCOUNTS 1 JANUARY 2025 to 31 DECEMBER 2025

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charity's Act 2011 (the Charity's Act) and that an independent examination is needed

* examine the accounts under section 145 of the Charity's Act
* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 [5] {b} of the Charity Act) and
* to state whether particular matters have come to my attention

Basis of independent examiners statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

* to keep accounting records in accordance with section 130 of the Charities Act.
* to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed K R Moore

Date **15th October 2026**

Keith Roger Moore
KLM Accounts
Independent Examiner
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Great Barr
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