

Charity registration number: 1136199

# Small Heath Baptist Church

Annual Report and Financial Statements  
for the Year Ended 31 December 2024

## **Small Heath Baptist Church**

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## **Small Heath Baptist Church**

### **Reference and Administrative Details**

<b>Trustees</b>	Evette Reid, Deputy Admin Ester Perreira, Evangelism Judith Lawrence, Finance May Green, Adult Social and Community Development Worker Cornel DaCosta, Safeguarding Joy Vernal, Pastoral Elaine Barrett, Admin Rev Dillion Hamilton, Assistant Pastor Rev Owen Uriah, Senior Pastor
<b>Charity Registration Number</b>	1136199
<b>Principal Office</b>	14 Jenkins Street Small Heath Birmingham B10 0QH
<b>Independent Examiner</b>	Fruition Advisory LLP 29 Wood Street Stratford-upon-Avon Warwickshire CV37 6JG
<b>Bankers</b>	TSB Bank Plc 379 Stratford Road Sparkhill Birmingham B11 4JZ

# **Small Heath Baptist Church**

## **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2024.

### **Objectives and activities**

#### ***Objects and aims***

##### **Purpose**

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

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 is appropriate.

The Constitution states that the activities may include but are not restricted to:

- Baptism, as defined in the Baptist Union's Declaration of Principle.
- The Communion of the Lord's Supper which shall normally be observed at least once a month. Evangelism and mission, locally, regionally, nationally and internationally.
- The welcome, teaching, encouragement and inclusion of young people.
- The nurture and growth of Christian disciples.
- Education and training in Christian and community service. The giving and encouragement of pastoral care.
- Supporting and encouraging charitable social action in the United Kingdom and abroad.
- Encouraging relationships with and supporting other Baptists and other Christians.

#### ***Objectives, strategies and activities***

In respect of our outreach and service to the community the following has long been established as a guide for our various activities. The church is willing to invest time, energy and resources to its activities that:

- Bring people to a real knowledge of God's love for them through public church services and projects that reach out into the community.
- Provide the necessary religious services for dedications, baptisms, weddings and funerals.
- Help all individuals reach their potential through acceptance, encouragement and affirmation.
- Empower people regardless of age in developing social and citizenship skills to reduce isolation and raise self-esteem
- Provides a safe place where all have equal opportunity regardless of ethnicity.
- Provides appropriate facilities for use by the community of Small Heath
- Improve and bring about community engagement that leads to civil renewal and a more cohesive society.
- Supports both existing and new projects materially and through encouraging volunteers.
- Facilitate the general information of and education of various groups and the community at large.
- To support our current projects overseas.

Our Mission to the community at large continues to be:

- "To provide appropriate facilities for the use of the community of Small Heath and Birmingham and facilitate and operate projects that lead to greater community engagement, civil renewal and a more cohesive society."

As a church our shared vision is

- "A place where people are honoured and valued. A place where people are released into ministry".
- "A place where people connect with God and each other."

## **Small Heath Baptist Church**

### **Trustees' Report (continued)**

#### **Affiliations**

The church is a member of the Heart of England Baptist Association and The Baptist Union the Church subscribes to the Union's Declaration of Principle:

- "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.
- That Christian Baptism is the immersion in water into the name of the Father, the Son and the Holy Spirit 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 on the third day'.
- That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ and to take part in the evangelisation of the world"

Church Membership is open to those who:

- Accept the beliefs of the church.
- Commit themselves to serving Christ within the Church and beyond.
- Abide by the decisions of the church members' meeting.
- Acknowledge their responsibilities as church members.
- Have their membership application accepted by the church members meeting.

Areas of investment by the church:

Sunday Morning Worship and Word.

- Sunday morning services have continued to be broadcast live on YouTube.
- The worship team, singers, musicians and technicians continue to help to provide a professional service each Sunday, and vision and audio equipment has been updated and will continue to be reviewed.

Pastoral Care.

- The church has continued to weekly host veteran groups for our elderly or retired men and women through Sisterhood and The Match Club. These provide social and pastoral care opportunities as necessary.
- The pastoral care received through home groups has continued to function.
- A pastoral team regularly stays in touch with the sick, infirm and housebound members of the church.
- The use of Social Media technology such as Zoom, YouTube and Face Book for virtual pastoral gatherings and times of prayer has continued throughout the year.

Community and Use of Building.

- The Wednesday morning 'Drop-in' and 'Place of Welcome' continued to welcome the local community for Tea, Coffee, Toast, Soup, etc. And provide food parcels to those who need them.
- The 'Crossroads Homeless Project' continues to provide soup, sandwiches, bottled water, hot drinks and chocolate biscuit bars, at least two nights of the week in Birmingham City Centre.
- Coffee Morning continued to take place every six weeks and welcomed the community in with beverages and breakfast.
- With help and financial support from THRIVE and Birmingham City Council, the church has continued to employ a Community Development Worker part-time. The Community Development Worker continues to explore a number of different ways to engage the over 50's and lessen social isolation. The CDW work also helps people to increase their ability to stay connected with family and friends. With that in mind, there are weekly activities such as 'Lost the Plot', an allotment group. 'Knit and Natter' and 'Tea & T'Internet' continue

Prayer/Ministry Team.

- The church Prayer Vine ministry via text messages has continued to be regularly used to circulate prayer requests and updates.
- Prayer continues to be a major focus in church services, midweek home groups and bible study.

## **Small Heath Baptist Church**

### **Trustees' Report (continued)**

#### **Children/Youth**

- The church continues to work to the Baptist Union's "Safe to Grow" and "Safe to Belong" guidelines concerning children and young people and several safe-guarding team members exist to implement those guidelines.
- Church services offer Sunday School and Youth Group ministries and our young people regularly take part in Sunday services through prayer, music and sound tech ministry.
- The development of the youth is a major focus and the leadership have been looking at ways to support this ministry in 2025.

#### **Overseas Work**

- The church continues to support the general work of The Baptist World Mission and regularly contributes to its fund.
- The church has also continued to support the "Butterfly Project" in Uganda. The church also supports Africa Equip which operates in several African countries, both projects of which serve locals and youth with their educational development and wellbeing.
- Many church members have continued to sponsor children overseas.
- The church has also raised funds for Grenada and Jamaica following devastating hurricane damage.

#### **Sports and Social**

- The Women's group and Craft-er-noon group have continued to meet regularly and socially throughout the year.
- The church cricket team has played a small number of games against other local teams.
- The church cricket team and men's group MOVE still meet socially.

### **Achievements and performance**

#### **Brief review of 2024**

- The leadership team went on an extensive training day delivered by HEBA in January 2024. This gave invaluable insight into what good church governance and policy should look like. The team has been implementing strategies based on this training since then, which has largely been approved and supported by the church membership.
- A ten-week Discipleship Course was delivered by the senior pastor in person and online. Attendance gathered momentum and was well-received by those in attendance.
- A mid-week bible study evening was implemented in February and was made available in person and online. This was also very well-received by members and friends of the church who meet via Zoom online.
- A special Baptism and Membership Service was conducted at our Easter Morning Service.
- Extensive fundraising through concerts, a car boot sale and individual responses to appeals, assisted our plans for a new ramp in the sanctuary which will give our elderly and infirm members improved and safer access to the stage and expand their ministry opportunities. One substantial donation was from the bereaved family of a much-loved church member. The ramp plans are still in the early stages of development.
- Extensive fundraising through concerts, a car boot sale and individual responses to appeals, was started with the purpose of changing our audio network to a digital format. A new sound desk, microphones and a bass sub-woofer were purchased and installed to enhance the sound quality of those attending services in person and online.
- Extensive fundraising through a variety of forms was started with the purpose of sending funds to affiliated charities in Grenada and Jamaica following extensive damage caused by the hurricanes they had to endure. Money has been sent to Grenada and the remainder will be sent to Jamaica in 2025.
- The church leadership spent much valuable time reviewing the church's different ministries with ministry leaders and groups. This gave the leadership team a much better understanding of how each ministry functioned and the support, if any, that each ministry needed.

## Small Heath Baptist Church

### Trustees' Report (continued)

#### **Financial review**

During the year total income was £167,353 ( 2023 - £147,056) and expenditure was £158,379 (2023- £116,811). Leaving a total surplus of £8,974 (2023- £30,245). Unrestricted reserves at the balance sheet date were £119,079 (2023 - £115,457). Restricted funds at the balance sheet date were £11,212 (2023- £5,860).

#### ***Policy on reserves***

The Trustees have reviewed the reserves of the charity and the nature of the anticipated income and expenditure. The Trustees believe unrestricted reserves should be at least equivalent to three months unrestricted expenditure. General reserve at the balance sheet date stood at £64,689. Which is above this target.

#### **Plans for future periods**

##### ***Activities planned to achieve aims***

- The mid-week bible study will continue in 2025.
- Discipleship course will resume again in 2025 and will be open to members of the church congregation to lead on some themes.
- Fundraising efforts will continue in order to see the furtherance of plans for a new ramp and the improved audio and visual provision.
- The leadership team will start to look at ways to improve the church's eco profile and seek matched fundraising efforts for the ramp.
- The leadership team will look at ways to improve the function of Chapel House.
- We will continue to review and build on the different ministry groups.
- The leadership team will continue to encourage and develop the church's youth ministry in particular.

The annual report was approved by the trustees of the charity on 20 October 2025 and signed on its behalf by:



.....  
Judith Lawrence  
Trustee

## **Small Heath Baptist Church**

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 October 2025 and signed on its behalf by:



.....  
Judith Lawrence  
Trustee



## Small Heath Baptist Church

### Independent Examiner's Report to the trustees of Small Heath Baptist Church

I report to the trustees on my examination of the accounts of Small Heath Baptist Church for the year ended 31 December 2024.

#### Responsibilities and basis of report

As the charity trustees of Small Heath Baptist Church 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 Small Heath Baptist Church'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 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 respect of Small Heath Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

*Michelle Vincent*

.....  
Michelle Vincent  
ACCA

29 Wood Street  
Stratford-upon-Avon  
Warwickshire  
CV37 6JG

20 October 2025

## Small Heath Baptist Church

### Statement of Financial Activities for the Year Ended 31 December 2024

		Unrestricted			Total 2024 £
	Note	Designated £	General £	Restricted £	
<b>Income and Endowments from:</b>					
Donations and legacies	2	3,608	90,515	46,345	140,468
Charitable activities	3	14,520	11,132	915	26,567
Investment income		-	318	-	318
Total Income		<u>18,128</u>	<u>101,965</u>	<u>47,260</u>	<u>167,353</u>
<b>Expenditure on:</b>					
Charitable activities	4	<u>(18,514)</u>	<u>(100,291)</u>	<u>(39,574)</u>	<u>(158,379)</u>
Total Expenditure		<u>(18,514)</u>	<u>(100,291)</u>	<u>(39,574)</u>	<u>(158,379)</u>
Net (expenditure)/income		(386)	1,674	7,686	8,974
Gross transfers between funds		<u>(2,819)</u>	<u>5,153</u>	<u>(2,334)</u>	<u>-</u>
Net movement in funds		(3,205)	6,827	5,352	8,974
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>57,595</u>	<u>57,862</u>	<u>5,860</u>	<u>121,317</u>
Total funds carried forward	15	<u><u>54,390</u></u>	<u><u>64,689</u></u>	<u><u>11,212</u></u>	<u><u>130,291</u></u>

		Unrestricted			Total 2023 £
	Note	Designated £	General £	Restricted £	
<b>Income and Endowments from:</b>					
Donations and legacies	2	4,890	79,564	37,183	121,637
Charitable activities	3	14,645	10,695	-	25,340
Investment income		-	79	-	79
Total Income		<u>19,535</u>	<u>90,338</u>	<u>37,183</u>	<u>147,056</u>
<b>Expenditure on:</b>					
Charitable activities	4	<u>(22,772)</u>	<u>(55,727)</u>	<u>(38,312)</u>	<u>(116,811)</u>
Total Expenditure		<u>(22,772)</u>	<u>(55,727)</u>	<u>(38,312)</u>	<u>(116,811)</u>
Net (expenditure)/income		(3,237)	34,611	(1,129)	30,245
Gross transfers between funds		<u>-</u>	<u>(1)</u>	<u>1</u>	<u>-</u>
Net movement in funds		(3,237)	34,610	(1,128)	30,245
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>60,832</u>	<u>23,252</u>	<u>6,988</u>	<u>91,072</u>

The notes on pages 11 to 24 form an integral part of these financial statements.

## Small Heath Baptist Church

### Statement of Financial Activities for the Year Ended 31 December 2024 (continued)

		Unrestricted			Total 2023 £
	Note	Designated £	General £	Restricted £	
Total funds carried forward	15	<u>57,595</u>	<u>57,862</u>	<u>5,860</u>	<u>121,317</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 15.

The notes on pages 11 to 24 form an integral part of these financial statements.

**Small Heath Baptist Church**  
**(Registration number: 1136199)**  
**Balance Sheet as at 31 December 2024**

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	10	145,591	146,242
<b>Current assets</b>			
Debtors	11	1,956	13,333
Cash at bank and in hand		<u>46,182</u>	<u>28,094</u>
		48,138	41,427
<b>Creditors: Amounts falling due within one year</b>	12	<u>(13,611)</u>	<u>(9,442)</u>
<b>Net current assets</b>		<u>34,527</u>	<u>31,985</u>
<b>Total assets less current liabilities</b>		180,118	178,227
<b>Creditors: Amounts falling due after more than one year</b>	13	<u>(49,781)</u>	<u>(56,854)</u>
<b>Net assets excluding pension liability</b>		130,337	121,373
<b>Pension scheme liability</b>	14	<u>(46)</u>	<u>(56)</u>
<b>Net assets including pension liability</b>		<u>130,291</u>	<u>121,317</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	15	11,212	5,860
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>119,079</u>	<u>115,457</u>
<b>Total funds</b>	15	<u>130,291</u>	<u>121,317</u>

The financial statements on pages 8 to 24 were approved by the trustees, and authorised for issue on 20 October 2025 and signed on their behalf by:



.....  
Judith Lawrence  
Trustee

## **Small Heath Baptist Church**

### **Notes to the Financial Statements for the Year Ended 31 December 2024**

#### **1 Accounting policies**

##### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### **Basis of preparation**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

##### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

##### **Judgements**

There were no judgements made in the year.

##### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

##### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

##### ***Grants receivable***

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

##### ***Investment income***

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### Tangible fixed assets

Individual fixed assets costing £1000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixture & Fittings	20% Straight line
Freehold Property	2% Straight line

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

## **Small Heath Baptist Church**

### **Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)**

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 2 Income from donations and legacies

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated £	General £	£	£	£
Donations and legacies;					
Donations from individuals	3,608	78,486	21,478	103,572	80,287
Gift aid reclaimed	-	7,629	863	8,492	14,592
Grants, including capital grants;					
Grants from other charities	-	4,400	24,004	28,404	26,758
	<u>3,608</u>	<u>90,515</u>	<u>46,345</u>	<u>140,468</u>	<u>121,637</u>

#### 3 Income from charitable activities

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated £	General £	£	£	£
Fees	-	310	915	1,225	3,979
Hire of facilities	14,520	10,822	-	25,342	21,361
	<u>14,520</u>	<u>11,132</u>	<u>915</u>	<u>26,567</u>	<u>25,340</u>

#### 4 Expenditure on charitable activities

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated £	General £	£	£	£
Salaries	-	65,007	21,098	86,105	46,025
Church running costs	3,790	21,033	-	24,823	20,331
Ministry expenses	3,340	2,998	9,466	15,804	19,885
Property costs - Manse	2,273	-	-	2,273	1,365
Depreciation - Manse	3,352	-	-	3,352	3,352
Mortgage interest - Manse loan	4,483	-	-	4,483	4,758
Office costs	-	4,341	-	4,341	4,741
Church fixtures - depreciation	1,276	355	-	1,631	1,277



## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Unrestricted funds Designated £	General £	Restricted funds £	Total 2024 £	Total 2023 £
Church outreach	-	2,401	9,010	11,411	11,753
Finance costs	-	15	-	15	75
Subscriptions	-	1,417	-	1,417	1,850
Independent Examiners fees (Note 5)	-	1,960	-	1,960	1,400
Professional fees	-	742	-	742	-
Sundry	-	22	-	22	-
	<u>18,514</u>	<u>100,291</u>	<u>39,574</u>	<u>158,379</u>	<u>116,812</u>

#### 5 Analysis of governance and support costs

##### Governance costs

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Independent examiner fees			
Examination of the financial statements	1,960	1,960	1,400
	<u>1,960</u>	<u>1,960</u>	<u>1,400</u>

#### 6 Trustees remuneration and expenses

As allowed for in the Constitution, the following trustees were employed by the charity and received a salary in relation to their employment during the year:

##### May Green

May Green received remuneration of £20,093 (2023: £19,279) during the year.

##### Rev Owen Uriah

Rev Owen Uriah received remuneration of £41,098 (2023: £Nil) during the year.

Costs of £561 were reimbursed to 4 Trustees during the year for maintenance and running costs (2023 : £1,472 to 6 Trustees)

Donations made by the trustees without any conditions attached totalled £13,105 for the year (2023 - £18,013).

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 7 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	81,117	44,480
Pension costs	4,989	1,545
	<u>86,106</u>	<u>46,025</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Average employees	<u>4</u>	<u>3</u>

During the year, the charity made redundancy and/or termination payments which totalled £5,293 (2023 - £Nil).

The redundancy payments were made from general funds. The cost incurred during the year has been recognised as an expense in the statement of financial activities and was fully paid during the year. At the balance sheet date, the charity had not committed funds to any further redundancies.

No employee received emoluments of more than £60,000 during the year

#### 8 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>1,960</u>	<u>1,400</u>

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 10 Tangible fixed assets

	Manse Property £	Church Improvements £	Equipment £	Total £
<b>Cost</b>				
At 1 January 2024	167,590	691,352	6,387	865,329
Additions	-	-	4,334	4,334
At 31 December 2024	<u>167,590</u>	<u>691,352</u>	<u>10,721</u>	<u>869,663</u>
<b>Depreciation</b>				
At 1 January 2024	25,181	691,352	2,554	719,087
Charge for the year	3,352	-	1,633	4,985
At 31 December 2024	<u>28,533</u>	<u>691,352</u>	<u>4,187</u>	<u>724,072</u>
<b>Net book value</b>				
At 31 December 2024	<u><u>139,057</u></u>	<u><u>-</u></u>	<u><u>6,534</u></u>	<u><u>145,591</u></u>
At 31 December 2023	<u><u>142,409</u></u>	<u><u>-</u></u>	<u><u>3,833</u></u>	<u><u>146,242</u></u>

The Land the Church building and 14-16 Jenkins Street are built on is owned by Canon Street Trust and is registered with HEBA.

The buildings built on that land belong to the Charity.

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 11 Debtors

	2024 £	2023 £
Trade debtors	80	7,227
Prepayments	1,876	6,106
	<u>1,956</u>	<u>13,333</u>

#### 12 Creditors: amounts falling due within one year

	2024 £	2023 £
Bank loans	6,584	6,095
Trade creditors	1,963	31
Other taxation and social security	2,958	1,508
Other creditors	225	226
Accruals	1,881	1,582
	<u>13,611</u>	<u>9,442</u>

#### 13 Creditors: amounts falling due after one year

	2024 £	2023 £
Bank loans	<u>49,781</u>	<u>56,854</u>

The mortgage loan was supplied by the Baptist Union Corporation Limited for completion of the Manse for £115,500 on 16 May 2016.

The loan is repayable over fifteen year period and interest is charged at variable rate according to the Bank of England base rate per annum.

#### 14 Pension and other schemes

##### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £3,984 (2023 - £1,545).

##### Defined benefit pension schemes

This is The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

## **Small Heath Baptist Church**

### **Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)**

#### **Multi-employer plans**

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister and some members of the church staff are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited.

In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. During 2022 an agreement was put in place with an insurance company to secure DB plan members pension benefits. As a result, there is no longer a shortfall in the scheme and deficit contributions have reduced to £1 per month from August 2022. Hence the deficit liability is substantially reduced.

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 15 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>					
<i><b>General</b></i>					
Unrestricted	57,862	101,965	(100,291)	5,153	64,689
<i><b>Designated</b></i>					
Chapel House	7,221	3,120	(3,790)	-	6,551
Building Maintenance Fund	957	-	-	-	957
Communion Set	262	-	-	-	262
Evangelism	2,553	-	-	-	2,553
Youth Group	347	-	(705)	-	(358)
Legacy	2,178	-	-	(2,000)	178
Manse Rent Fund	4,127	11,400	(6,756)	-	8,771
Alarm System Fund	3,833	-	(1,277)	-	2,556
Subsidy Fund	3,279	-	-	-	3,279
Manse Capital	32,838	-	(3,352)	-	29,486
Trips	-	1,055	(900)	-	155
TV fund	-	1,230	(1,230)	-	-
PO Appeal	-	1,323	(504)	(819)	-
	<u>57,595</u>	<u>18,128</u>	<u>(18,514)</u>	<u>(2,819)</u>	<u>54,390</u>
<b>Total unrestricted funds</b>	<u>115,457</u>	<u>120,093</u>	<u>(118,805)</u>	<u>2,334</u>	<u>119,079</u>

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
<b>Restricted funds</b>					
Community Development worker	(333)	24,004	(23,000)	-	671
Rental guarantee	150	-	-	-	150
Church Worship Group Ministries fund	877	-	-	-	877
Sisterhood	463	625	(226)	-	862
Match Club	4,515	4,622	(7,058)	-	2,079
Yearly Collections	188	1,509	(1,499)	-	198
Butterfly Project	-	508	(503)	-	5
Audio Fund	-	4,330	-	(2,334)	1,996
Crossroads	-	4,516	(4,516)	-	-
Knit & Natter	-	290	(280)	-	10
Ramp Fund	-	3,389	-	-	3,389
Africa Equip	-	628	(628)	-	-
Caribbean Appeal	-	2,839	(1,864)	-	975
<b>Total restricted funds</b>	<u>5,860</u>	<u>47,260</u>	<u>(39,574)</u>	<u>(2,334)</u>	<u>11,212</u>
<b>Total funds</b>	<u><u>121,317</u></u>	<u><u>167,353</u></u>	<u><u>(158,379)</u></u>	<u><u>-</u></u>	<u><u>130,291</u></u>

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
<b>Unrestricted funds</b>					
<i><b>General</b></i>					
Unrestricted	23,252	90,338	(55,727)	(1)	57,862
<i><b>Designated</b></i>					
Chapel House	5,787	3,120	(1,686)	-	7,221
Building Maintenance Fund	957	-	-	-	957
Communion Set	262	-	-	-	262
Evangelism	2,553	-	-	-	2,553
Youth Group	297	50	-	-	347
Legacy	5,122	-	-	(2,944)	2,178
Manse Rent Fund	775	9,475	(6,123)	-	4,127
Alarm System Fund	5,110	-	(1,277)	-	3,833
Subsidy Fund	3,779	-	(500)	-	3,279
Manse Capital	36,190	-	(3,352)	-	32,838
150th Anniversary	-	6,890	(9,834)	2,944	-
	<u>60,832</u>	<u>19,535</u>	<u>(22,772)</u>	<u>-</u>	<u>57,595</u>
<b>Total unrestricted funds</b>	<u>84,084</u>	<u>109,873</u>	<u>(78,499)</u>	<u>(1)</u>	<u>115,457</u>
<b>Restricted</b>					
Community Development worker	596	22,758	(23,687)	-	(333)
Gardening project	7	-	(8)	1	-
Rental guarantee	150	-	-	-	150



## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Church Worship Group Ministries fund	1,000	-	(123)	-	877
Kitchen Fund	172	-	(172)	-	-
Sisterhood	214	446	(197)	-	463
Match Club	4,785	-	(270)	-	4,515
Yearly Collections	64	9,979	(9,855)	-	188
NDSU Grant	-	4,000	(4,000)	-	-
<b>Total restricted funds</b>	<u>6,988</u>	<u>37,183</u>	<u>(38,312)</u>	<u>1</u>	<u>5,860</u>
<b>Total funds</b>	<u>91,072</u>	<u>147,056</u>	<u>(116,811)</u>	<u>-</u>	<u>121,317</u>

The transfer between funds relates to the audio equipment purchased during the year from restricted funds, which now spent, is no longer restricted in use. PO Appeal has now finished the remaining unspent designated funds were transferred to unrestricted funds with the permission of the trustees.

## Small Heath Baptist Church

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 16 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2024 £
Tangible fixed assets	145,591	-	145,591
Current assets	36,926	11,212	48,138
Current liabilities	(13,611)	-	(13,611)
Creditors over 1 year	(49,781)	-	(49,781)
Pension scheme liability	(46)	-	(46)
Total net assets	<u>119,079</u>	<u>11,212</u>	<u>130,291</u>

  

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2023 £
Tangible fixed assets	146,242	-	146,242
Current assets	35,567	5,860	41,427
Current liabilities	(9,442)	-	(9,442)
Creditors over 1 year	(56,854)	-	(56,854)
Pension scheme liability	(56)	-	(56)
Total net assets	<u>115,457</u>	<u>5,860</u>	<u>121,317</u>

#### 17 Related party transactions

There were no related party transactions in the year.

#### 18 Controlling interest & related charities

The Charity is controlled by the Trustees.

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association. The church is in receipt of a loan from the Baptist Building Fund as set out in the notes to the financial statements,