

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Details

Status Registered

Legal form Previously excepted

Registered 2011-01-27

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

Contact

Address Edward Road Baptist Church
Edward Road
Balsall Heath
Birmingham
B12 9LY

Phone 01212562565

Email admin@erbc.org.uk

Website erbc.org.uk

Activities

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

Activities: Public worship, local mission and social action, parent and toddler group, ESOL class for women, community activities and trips, free community film nights. Youth work, community youth clubs, youth training and youth residential weekends. Childrens work - weekly childrens club, Church fellowship activities. Fabric repair and maintenance.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£49,608	£60,012	-	-
2024-12-31	£58,398	£49,535	-	-
2023-12-31	£51,784	£53,269	-	-
2022-12-31	£72,247	£63,630	-	-
2021-12-31	£70,612	£73,842	-	-

Trustees

Name	Role	Appointed
Dr ERIC PENNINGTON		
Dr Sheila Jane Pennington		2019-10-13
Gary Lee Boulton		2025-02-09
Luke Philip Boulton		2022-04-10
Peggy Lee Gouthwaite		2022-04-10

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Accounts

Edward Road Baptist Church

Annual Report 2025



Moderator's Report

2025 has been very much dictated by the work being done to bring together the two fellowships of Edward Road and Selly Park Baptist Churches. The joint leadership meetings have worked very well together and the joint worship has been a great encouragement to members.

Edward Road Baptist Church has also continued to serve and to witness to the local community through church activities such as Sparklers and a Youth Group. As part of our joint project, the Children and Families worker, Mariane Markwart, has also restarted the Selly Tots mother and toddler group at Selly Park Baptist Church and this has begun to attract an encouraging regular attendance.

The loss of members through 3 members moving on and others entering their reward with their Lord have had their effect on the fellowship.

As we enter the new church year we look forward to the two churches merging to form a new fellowship. We are excited at what God will do through the new Cornerstone Birmingham Baptist Church. This exciting new fellowship is expected to come into being during 2027.

Every Blessing

Reverend Ken Hawkings

Church Secretary's Report

ERBC had 23 members at the beginning of 2025. Four members left the church during the year and one member died. Two members left the church but are still active in some activities so are now considered associate members. There are 2 other active associate members. Of our elderly associate members, one died this year, leaving 7 elderly associate members. At the end of 2025 there were 18 members and 11 associate members.

We did not run a Sunday School for most of 2025, although it was restarted near the end of the year with 3-4 children.

Sunday services for ERBC alone see an average about 20 people attending. We often receive visitors.

We are blessed with our moderator, a retired Baptist Minister, Ken Hawkings for leadership on a part time basis.

He preaches once a month, heads Church meetings and does visiting and funerals. We are also blessed with the services of several members who are able preachers. During the year we invited a number of good speakers and a younger local man who is very talented also preached on a monthly basis.

Our weekly activities continued to include Sparkers, a mums and toddlers group which is well attended and appreciated by the community, a youth group and a men's walk in.

During the year we began to meet bi-monthly on Sundays with the congregation at Selly Park Baptist Church at alternate venues while seeking to discern God's will for joining the two congregations into one church. For these services, attendance was closer to 25-35. Our church leaders met with our moderators to explore what joining the two fellowships would mean. Prayer meetings and fellowship meeting were held so members could become better acquainted. A new name for the joint church, Cornerstone Baptist Church Birmingham, was agreed by both congregations. Anthony Collins,

Solicitors was engaged to guide us through the process of becoming a joint CIO. In February 2026 the churches gave final approval of the new CIO constitution. Which of the two building we should use was discussed, with pros and cons extensively considered. Finally, in February 2026, both congregations voted to use the buildings at 1041 Pershore Road for the new joint church. Several churches looking for a base have expressed interest in renting or purchasing our buildings. Together the joint membership with appropriate legal help will consider what to do with the other buildings. The charity commission will also be consulted. Another church will continue to rent the Pershore Road buildings for agreed hours in the week during 2026, helping us to make best use of the buildings.

During 2025 the churches did not receive any applications for the pastorate. We look forward to God's plan for the future.

We look forward to our future together.

Blessings, Peggy Gouthwaite

Fabric Team Report

Sheila Pennington – Fabric Team Lead

Edward Road Baptist Church is a grade II listed building, which provides benefits to the community both by its lovely appearance and by the many community events which are held in the building.

Repairs were made to the plumbing and the roof. A volunteer qualified as a PAT tester and did the PAT testing.

The annual gas inspection and service were carried out. The fire extinguishers were inspected and renewed as required.

A periodic inspection and assessment was carried out by the Baptist Insurance Company including inspection of the Church's policies and procedures that concern the use of the building.

Volunteers performed maintenance tasks including gardening, decorating and cleaning. Some individuals gave a lot of time throughout the year. I would like to thank all the volunteers.

Mariane Markwart.

Children and Family Worker Report

Mariane has continued to engage with and network with children and families both inside the Church and also from the surrounding and diverse community. The Sparklers mother and toddler group has continued and remained popular. It has also been supported by grants from the Warm welcome scheme from Birmingham City Council. With the amalgamation of our Church with Selly Park Baptist Church now in process, Mariane has restarted the mother and toddler group at Selly Park Baptist Church as well (Selly Tots).

In addition Mariane has supported the church in many ways, leading and planning church services, leading worship and music and contributing behind the scenes to the ongoing process of the formation of the new combined Church.

Receipts 2025 Edward Road Baptist Church

	2024			2025		
	Unrestricted	Designated	Restricted	Unrestricted	Designated	Restricted
Offertory	£39,448			£32,957		
HMRC Gift Aid	£8,560			£7,688		
Interest received (see balance sheet)	£1,241			£1,215		
Use of premises	£5,149			£5,878		
Other Mission and donations						£870
Warm Welcome Grant			£4,000			£1,000
year totals	£54,398	£0	£4,000	£47,738	£0	£1,870
Total receipts	£58,398			£49,608		
Current account income	£54,398			£48,393		
(with interest shown separately on balance sheet)						

Payments 2025 Edward Road Baptist Church

	2024			2025		
	Unrestricted	Designated	Restricted	Unrestricted	Designated	Restricted
Pay M Markwart iNc tax and NI	£30,294			£33,327		
Baptist Pension Scheme	£5,256			£5,770		
National Insurance Employment Allowance	-£2,857			-£3,835		
Baptist Ministers Pension Fund Deficiency Contribution	£10			£0		
Subscriptions	£218			£214		
Church Telephone and internet	£1,157			£1,236		
Copyright License	£273			£294		
Other finance expenditure, site management	£0			£74		
Leadership, Study Courses, safeguarding, travel	£64			£64		
Electricity	£1,364			£806		
Gas	£398			£743		
Water Rates, insurance, fire extinguishers	£4,919			£5,024		
Renovation and major projects	£0			£0		
minor repairs and maintenance	£554			£1,808		
Office Supplies	£90			£40		
Worship Materials	£20			£276		
Moderator expenses honorarium	£4,200			£4,200		
Visiting Speakers	£550			£450		
Fellowship and pastoral care	£16			£70		
discipleship	£0			£0		
Merger Costs inc Solicitor				£2,040		
Other Hospitality and housekeeping	£160			£165		

Home Mission	£1,000		£1,000	
BMS	£1,000		£1,000	
Other mission and donations	£10		£0	£1,025 (includes gift aid)
Childrens and Youth	£63		£0	£1,000
		£779		£3,221 (Carried forward from 2024)
Column totals	£48,757	£0	£779	£54,766
				£0
YEAR TOTALS	£49,535		£60,012	

Statement of Assets and Liabilities as of 31 December 2025

Notes: 5 (five) quarterly tax and NI bills were paid in 2025 as the third quarter was paid early
Therefore last (fifth) quarterly payment £1235.21 allowed for in current account balance

Cash Funds

December 31st 2024 December 31st 2025

Cash funds at start of year

£135,200 £144,279

Current Account

Opening balance for year	£14,686	£22,523
Opening balance corrected as above		£21,288
Net receipts (excludes interest, see below)	£58,398	£48,393
Net payments	£49,535	£60,012
Transferred to National Savings Account	£0	£0
Withdrawn from National Savings Account	£0	£0
Transferred to Santander Savings Account	£0	£0
Withdrawn from Santander Savings Account	£0	£5,000
calculated balance		£14,669
balance at end of year(bank statement)	£22,523	£14,552

National Savings Account

Opening balance for year	£49,810	£50,309
Transferred from Current Account	£0	£0
Transferred to current account	£0	£0
Interest	£499	£503
balance at end of year	£50,309	£50,812

December 31st 2024 December 31st 2025

Santander Savings Account

Opening balance for year	£70,704	£71,447
Transferred from Current Account	£0	£0
Transferred to current account	£0	£5,000
Interest	£743	£712
Balance at end of year	£71,447	£67,159

Total Cash Funds at year end **£144,279** **£132,523**

Other Monetary assets Nil

Investment assets Nil

Assets retained for Charity's own use Nil

Value of Church premises (Insurance valuation) £5,518,434 £5,711,666

Value of Pipe Organ (Insurance valuation) £362,657 £375,355

Value of contents (insurance valuation) £121,363 £125,613

Liabilities None

The Church no longer has a liability to the Baptist Pension Scheme

Note: The Church building is held in Trust by Heart of England Baptist Association who hold the deeds to the Church premises.

Financial review

The Church has two principal sources of income, namely

- a) Weekly, monthly and annual offerings given by members of the congregation, friends of the Church and visitors. With the addition of Gift Aid, this funds the vast majority of the day to day running costs of the Church, including paid staff.
- b) Rent from hire of the church buildings and associated rooms. Rental of the Church hall or rooms takes place from time to time. Overall this is a small percentage of the Church's income.

General Comment and Reserves Policy

The General Fund of the Church spent more than it received in 2025 (by £**7183**). This deficit was taken from reserves. It also at the end of 2024 held £3221 restricted fund for Warm Welcome community work, which was also spent during 2025. The Church held £132523 in its all its accounts on 31 December 2025. A total of £**1215** interest was earned in 2025 on the 2 savings accounts. A minor reconciliation adjustment was again carried out for the current account in discussion with the independent scrutineer and the Church deacons so that it is in line with the bank statement for 31 December 2025 providing the most accurate picture possible of the Church's finances. The Trustees, in line with Baptist Union guidance, feel that it is prudent to keep a minimum reserve of 6 months running costs (at present approximately £60000) in the savings account. The reserves currently are therefore satisfactory.

There was a decrease in receipts during 2025 compared to 2024, reflecting a reduction in Church membership. Expenditure in 2025, excluding the restricted fund grant, increased compared to 2024.

Previous steps taken to reduce expenditure in order to ensure the future viability of the Church have continued in 2025 but there have been inevitable increases due to inflation and rises in taxation. Giving to other mission organisations within the Baptist family has been maintained.

Due to reduced membership and giving, the financial stability of the Church has become challenging. If Edward Road Baptist Church continued as a sole entity, the budget for 2026 would anticipate receipts of £43150 and expenditure of £61159, ie a shortfall of £18009 in 2026. This is obviously not sustainable. This is being addressed by the current process of merging Edward Road Baptist Church with Selly Park Baptist Church to form a single new Church and charity.

Mariane Markwart joined the Church in September 2017 as a paid Children and Youth Team Leader. She is not a trustee of the Church.

All the trustees (with the exception of the pastor, post currently vacant) are unpaid volunteers.

Plans for Future Periods

A formal transition is now in process to amalgamate Edward Road Baptist Church and Selly Park Baptist Church as a new Church, which will be called Cornerstone Baptist Church, Birmingham, as a Charitable incorporated Organisation (CIO). It is anticipated that this process will complete in 2026.

There are sufficient reserves to ensure smooth transition. It is anticipated that the sale of one of the Church buildings (in accordance with Charity Commission and Heart of England Baptist Association regulations) will also add to the Church's reserves and provide a stable financial platform to grow and develop the new church.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

- i) Select suitable accounting policies and apply them consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- iv) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The trustees are also responsible for safe guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting Policies

The financial statements are prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Income from donations and other voluntary income are recognised on a received basis. The charity has not given any financial consideration for voluntary help received during the year, and is not able to quantify such assistance.

Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies received for specific causes are held as restricted funds pending remittance of monies to the appropriate beneficiary. The principal beneficiaries are listed in the statement of accounts.

Funds held by the charity are either *Unrestricted General Funds* which can be either used or designated in accordance with the charitable objects at the discretion of the trustees, or *Restricted Funds* which can only be used for their particular restricted purpose within the objectives of the charity.

Tangible Assets

The Church building is a historic Grade 2b listed building with a very long life and as such it is not practical or cost effective to place a value on the property or its land. The latest insured value is shown in the statement of accounts.

The Church does not own a manse or any other tangible assets.

Capital Expenditure Commitments

No capital expenditure, other than seeking and funding a pastor for the new combined Church as detailed above, is planned in 2026.

It is anticipated that only necessary amounts will be spent on minor refurbishment and on routine maintenance, and that this amount will be met from reserves

Pension scheme liabilities

The Church's liability to financial shortfall in the Baptist Pension Scheme ended in October 2024. The Church no longer has any pension scheme liability.

Examiner's Unqualified Report

Independent Examiner's report to the trustees of Edward Road Baptist Church

I report on the accounts of the Trust for the year ended 31 December 2025, below.

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 charities act 2011 (the Charities act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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 provide 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:

- Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act, and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and regulations, and
- Which are consistent with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met; or

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

Signed: John Williamson

Date: 23 February 2026

Relevant professional qualification or body:

Address: Flat 7, Bramshill Court

18 St. James Road

Birmingham

B15 2NX

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Accounts

Edward Road Baptist Church

Annual Report 2024



Moderator's Report

This year has seen a major historic step forward for the fellowship at Edward Road with the decision to become one new fellowship with our brothers and sisters at Selly Park Baptist Church. It followed a year of joint worship once a month and a working party between the churches and then both churches considering and voting on the same proposition.

We now enter the process of joining the two entities into one which will take patience and much prayer.

We have also lost some good friends who have passed into greater glory and we remember the families of Enid, Brian and Ruth.

Ken Hawkings

Church Secretary's Report

ERBC had 25 members at the beginning of the year. In December, two members died. No one left the church during the year. At the end of the year ERBC had 23 active members. Our roll also carries 8 elderly, associate members, who can no longer attend. There are also 2 younger associate members who rarely attend but do contribute to the work of the church.

We did not run Sunday School during most of 2024 due to a lack of children. We do have 3 very young children and hope for the future.

Sunday services see an average about 25 people attending. We often receive visitors.

We are blessed with our moderator, a retired Baptist Minister, for leadership on a part time basis. He preaches once a month, heads Church meetings and does visiting and funerals. We are also blessed with the services of several members who are able preachers. Another retired Baptist minister and a younger local man who is very talented also preach on a monthly basis.

In 2024 we began meeting monthly with Selly Park Baptist Church with the view to joining forces. It is of a similar size and is situated about 1.5 miles away on the Pershore Road,. This process is ongoing in 2025.

Several refurbishments were carried out in the hall of ERBC during the year due to grants, as detailed elsewhere by our fabric deacon.

Our weekly activities include Sparkers, a mums and toddlers group, a youth group and a men's walk in.

Our community and organisations further afield often rent the building, including for concerts.

We look forward to a growing future.

Families Ministry Report

Children and Outreach Report

This year has encountered some difficulties in respect of the children's work. Until the summer we were able to continue with Sunday School during the Sunday's services. Sadly, two families stopped attending the services, consequently with no regular attendance the Sunday School has been paused for the time being. Only a creche is available for toddlers during the Sunday service.

The midweek Parents & Toddlers group, 'Sparklers', started the year with a lot of new mums and kids. At the beginning of the summer, we went for a picnic day out to Martineau Gardens, most of the mums attended. This was a very joyful occasion especially for the kids. We got three new volunteers joining us and that made running the group so much easier and enjoyable. Thank God for stirring hearts!

The "Jericho Youth Club" for youth between 11-16 years old has been running with regularity until winter. It stopped during the winter, due to the Children and Families Worker taking a well earned and much needed sabbatical. This group re-started in February and has been helped by the support of a new volunteer.

Our thanks go out to all the volunteers who have invested so much this year in the service of our Lord Jesus Christ. We give thanks to God for His faithfulness and for the opportunity to minister to His children and young people at Edward Road Baptist Church.

Fabric Team Report

Edward Road Baptist Church is a grade II listed building, which provides benefits to the community both by its lovely appearance and by the many community events which are held in the building.

Repairs were made to a door and the plumbing.

The annual gas inspection and service were carried out. The fire extinguishers were inspected and renewed as required.

Volunteers performed maintenance tasks including gardening, decorating and cleaning. Some individuals gave a lot of time throughout the year. I would like to thank all the volunteers.

Receipts 2024 Edward Road Baptist Church

	2023			2024		
	Unrestricted	Designated	Restricted	Unrestricted	Designated	Restricted
Offertory	£35,354			£39,448		
HMRC Gift Aid	£10,055			£8,560		
Interest received (see balance sheet)	£972			£1,241		
Use of premises	£5,383			£5,149		
Other Mission and donations						
Warm Welcome Grant			£20			£4,000
year totals	£51,764	£0	£20	£54,398	£0	£4,000
Total receipts	£51,784			£58,398		
current account income	£50,812			£53,157		
(with interest shown separately on balance sheet)						

Payments 2024 Edward Road Baptist Church

	2023			2024		
	Unrestricted	Designated	Restricted	Unrestricted	Designated	Restricted
Pay M Markwart inc tax and NI	£26,782			£30,294		
Baptist Pension Scheme	£4,770			£5,256		
National Insurance Employment Allowance	-£2,402			-£2,857		
Baptist Ministers Pension Fund Deficiency Contribution	£12			£10		
Subscriptions	£269			£218		
Church Telephone and internet	£899			£1,157		
Copyright License	£201			£273		
Site management	£204			£0		
Leadership, study Courses, safeguarding and travel	£45			£64		
Electricity	£1,245			£1,364		
Gas	£3,337			£398		
Water Rates,insurance, fire extinguishers	4,565			£4,919		
Renovation and major projects	£1,226			£0		
minor repairs and maintenance	1,452			£554		
Office Supplies	£108			£90		
Worship Materials	£175			£20		
Moderator expenses honorarium	£4,200			£4,200		
Visiting Speaker	£250			£550		
Fellowship and pastoral care	229			£16		
discipleship	£0			£0		
Other Hospitality and housekeeping	£93			£160		
Home Mission	1,990	£10		£1,000		
BMS	1,990	£10		£1,000		
Resurrection Baptist Church	£1,200			0		
local mission	£40			£10		
Childrens and Youth	£368			£63		£779
Column totals	£53,249	£20		£48,757		£779
YEAR TOTALS	£53,269			£49,535		

Statement of Assets and Liabilities as of 31 December 2024

Cash Funds	December 31st 2023	December 31st 2024
Cash funds at start of year	£136,551	£135,200
 <u>Current Account</u>		
Opening balance for year	£17,010	£14,686
Net receipts (excludes interest, see below)	£50,812	£57,157
Net payments	£53,269	£49,535
Transferred to National Savings Account	£0	£0
Withdrawn from National Savings Account	£0	£0
Transferred to Santander Savings Account	£0	£0
Withdrawn from Santander Savings Account	£0	£0
balance at end of year as per bank statement	£14,686	£22,523
 <u>National Savings Account</u>		
Opening balance for year	£49,427	£49,810
Transferred from Current Account	£0	£0
Transferred to current account	£0	£0
Interest	£382	£499
balance at end of year	£49,810	£50,309
 <u>Santander Savings Account</u>		
Opening balance for year	£70,115	£70,704
Transferred from Current Account	£0	£0
Transferred to current account	£0	£0
Interest	£590	£742
Balance at end of year	£70,704	£71,447
 Total Cash Funds at year end	 £135,200	 £144,278

Other Monetary assets

Investment assets Nil

Assets retained for Charity's own use Nil

Value of Church premises (Insurance valuation) (includes organ) £5,518,434

Value of Pipe Organ (Insurance valuation) £362,657

Value of contents (insurance valuation) £121,363

Liabilities

The Church had a liability to the shortfall in the Baptist Pension defined benefit scheme.

This was being met by a monthly Deficiency Contribution and is additional to the pension contributions paid by the Church.

In 2023 this had reduced to a £1 monthly. The final payment was in October 2024

The Church no longer has a liability to the Baptist Pension Scheme

Note: The Church building is held in Trust by Heart of England Baptist Association, who hold the deeds to the Church premises.

Financial review

The Church has two principal sources of income, namely

- a) Weekly, monthly and annual offerings given by members of the congregation, friends of the Church and visitors. With the addition of Gift Aid, this funds the vast majority of the day to day running costs of the Church, including paid staff.
- b) Rent from hire of the church buildings and associated rooms. Rental of the Church hall or rooms takes place from time to time. Overall this is a small percentage of the Church's income.

General Comment and Reserves Policy

The General Fund of the Church received more than it spent in 2024 (by **£5641**). This surplus was added to reserves. It also at the end of 2024 held £3221 restricted fund for Warm Welcome community work, which will be spent on this work during the first part of 2025. The Church held £140063 in its all its accounts on 31 December 2024. A total of **£1241** interest was earned in 2024 on the 2 savings accounts. A minor reconciliation adjustment was again carried out for the current account in discussion with the independent scrutineer and the Church deacons so that it is in line with the bank statement for 31 December 2024 providing the most accurate picture possible of the Church's finances. The Trustees, in line with Baptist Union guidance, feel that it is prudent to keep a minimum reserve of 6 months running costs (at present approximately £60000) in the savings account. The reserves currently are therefore satisfactory.

There was an increase in receipts during 2024 compared to 2023. Expenditure in 2024 also decreased compared to 2023.

The steps taken to reduce expenditure in 2020, 2021, 2022 and 2023 in order to ensure the future viability of the Church were maintained in 2024 and have been successful. Giving to other mission organisations was able to be returned to 2020 levels. The aim and budget for 2024 was is for receipts of £53200 and payments of £48600. This has proved accurate.

The budget for 2025 has been set at an income of £54000 and an expenditure of £49950

Plans for Future Periods

The principal focus this year has again been on maintaining the fellowship and outreach via the ongoing services and outreach both from Church services and from from the Church website and its broadcast services along with pastoral care among the fellowship. Essential maintenance of the Grade 2 listed building will continue in 2025. There are no specific major projects planned regarding renovation of the Church building in 2025. The remaining

portion of the Warm Welcome grant (restricted fund) will be spent on improving the kitchen facilities and other necessary equipment to support the work with mothers and pre school age children from the local community.

Shared working has begun with our neighbour Selly Park Baptist church and it is anticipated that this will progress and develop in the coming year. A decision has been made early in 2025 to begin the process formally to amalgamate the two churches.

Plans are being made to seek a replacement pastor for the new combined church. This will impact the budget as and when a suitable pastor is identified. Future employment of a pastor would be anticipated to grow and develop the Church but would be initially funded from reserves from both churches. Without growth, we estimate that our reserves could fund a full time pastor for at least 3 years, or a half time shared pastor for up to 10 years. Due to the normal timelines for the amalgamation process and seeking a pastor, it is unlikely that this process will be completed in 2025 but will continue further into the future.

Mariane Markwart joined the Church in September 2017 as a paid Children and Youth Team Leader. She is not a trustee of the Church.

All the trustees (with the exception of the pastor, post currently vacant) are unpaid volunteers.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

- i) Select suitable accounting policies and apply them consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- iv) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The trustees are also responsible for safe guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting Policies

The financial statements are prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Income from donations and other voluntary income are recognised on a received basis. The charity has not given any financial consideration for voluntary help received during the year, and is not able to quantify such assistance.

Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies received for specific causes are held as restricted funds pending remittance of monies to the appropriate beneficiary. The principal beneficiaries are listed in the statement of accounts.

Funds held by the charity are either *Unrestricted General Funds* which can be either used or designated in accordance with the charitable objects at the discretion of the trustees, or *Restricted Funds* which can only be used for their particular restricted purpose within the objectives of the charity.

Tangible Assets

The Church building is a historic Grade 2b listed building with a very long life and as such it is not practical or cost effective to place a value on the property or its land. The latest insured value is shown in the statement of accounts.

The Church does not own a manse or any other tangible assets.

Capital Expenditure Commitments

No capital expenditure, other than seeking and funding a new pastor as detailed above, is planned in 2025.

It is anticipated that necessary amounts will be spent on minor refurbishment and on routine maintenance, and that this amount will be met from the general income of the Church through the year.

Pension scheme liabilities

The Church's liability to financial shortfall in the Baptist Pension Scheme ended in October 2024. The Church no longer has any pension scheme liability.

Examiner's Unqualified Report

Independent Examiner's report to the trustees of Edward Road Baptist Church

I report on the accounts of the Trust for the year ended 31 December 2024, below.

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 charities act 2011 (the Charities act) and that an independent examination is needed.

It is my responsibility to:

- c) Examine the accounts under section 145 of the Act;
- d) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- e) To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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 provide 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:

- Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act, and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and regulations, and
- Which are consistent with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met; or

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

Signed: John Williamson

Date: 10 February 2025

Relevant professional qualification or body:

Address: 58 Cartland Road, Birmingham B30 2SE

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Accounts

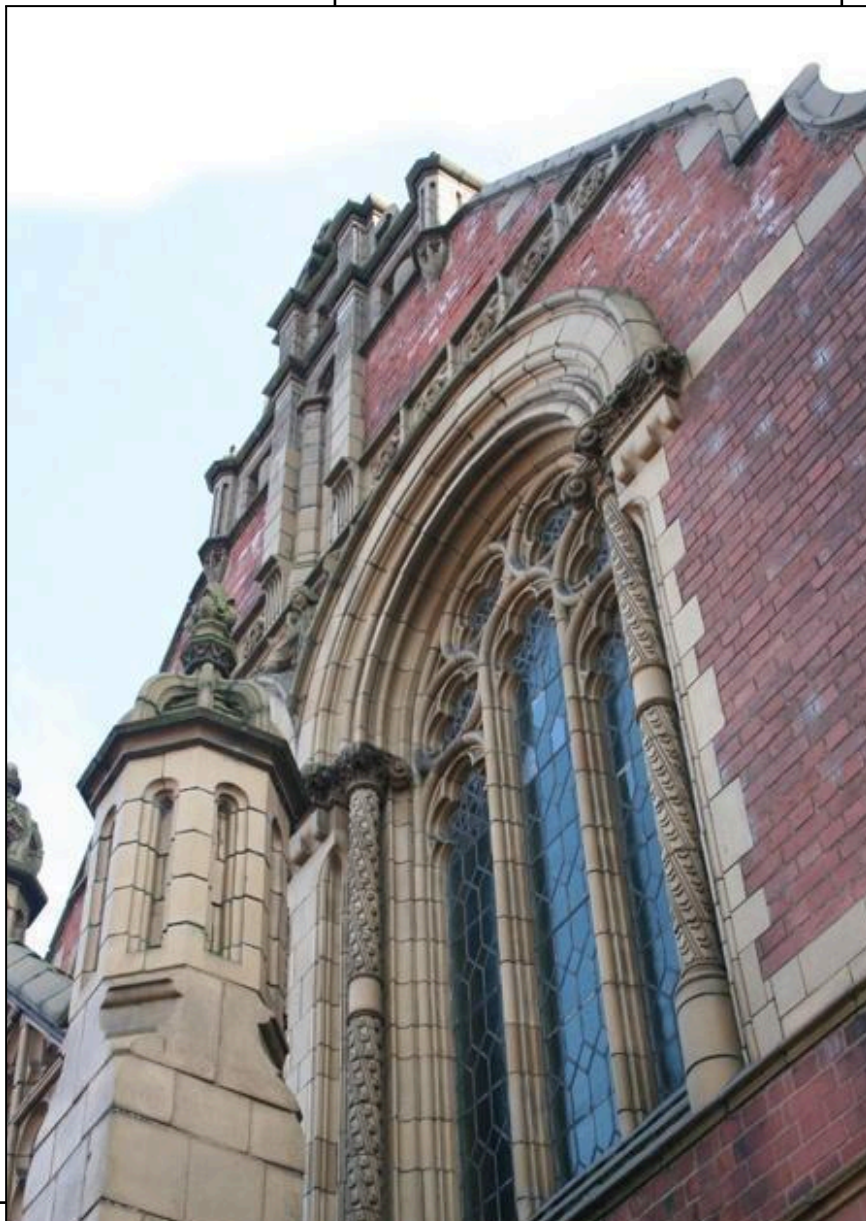
Annual Report and Accounts 2023

For Edward Road Baptist Church

Charity Registration Number: 1140072

Treasurer – Dr. E Pennington

Church Contact Number:
0121 256 2565



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For Edward Road Baptist Church

Charity Status

Edward Road Baptist Church was formerly an “excepted charity” under the Charities Act 1993. The Heart of England Baptist Association takes responsibility as custodian trustee for the church building. The church does not own a manse. The church was registered as a charity with the Charity Commission in its own right in January 2011, when its annual income exceeded £100 000.

Managing Trustees

The following are Managing Trustees of the Charity:

Minister	None (Interregnum)
Secretary	(Interim) Peggy Gouthwaite and Peter Jordan
Treasurer	Dr Eric Pennington
Deacons	Thelma Balfour Luke Boulton Eric Pennington Sheila Pennington Peggy Gouthwaite Peter Jordan Mike Peart (Resigned July 2023)

Employed Workers:

Mariane Markwart (Children and Families worker)

Structure, Governance and Management

The Church means members of the charitable unincorporated association governed by the approved governing document of the Baptist Union of Great Britain which was adopted as its constitution on 5 October 2008.

Recruitment & Appointment of Trustees

The Church Ministers, Deacons, Secretary and Treasurer are the managing Trustees of the charity. The Ministers are trustees ex officio and the Minister is the Chair. The Deacons, Secretary and Treasurer are chosen from among existing church members.

Election is for an initial term of 3 years, which may be renewed. Elections are held at the Church Annual General Meeting by ballot. Nominees must secure a vote of at least 66% of those present and eligible to vote.

Organisational Structure

The Church is governed and regulated by its own members. All aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is normally held quarterly. The Ministers of the Church are paid Managing Trustees and with the Deacons helping to give leadership to the Church. The Deacons (including additional Ministers), Secretary and Treasurer assist the Minister in this role and together prepare the business for the Church Meeting.

Changes in 2023

Mike Peart stepped down from the deaconate.

Baptist Union of Great Britain & Heart of England Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the Heart of England Baptist Association (HEBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes donations to HEBA (Home Mission Fund) for the Baptist family in the UK (see accounts).

Custodian Trustee

The custodian trustee for the Church is the Heart of England Baptist Association (HEBA), which holds the deeds of the Church property:

Edward Road Baptist Church, Balsall Heath, Birmingham B12 9LY

Relationships Between the Charities and Related Parties

For over 20 years the Church has maintained links with the Jericho Centre and the Jericho Foundation - two Christian charities initially established in the 1980 by the Church to offer support in Balsall Heath. The church also has a strong ongoing link with Reach Across who help us with interns who are often testing a call to work in ministry. The church hosts 2 other churches currently. We have a long standing relationship with Pastor Adedoja of CAC Bethel Apostolic Church, and we host an Evangelical Romanian Church on a Friday evening led by Pastor Viorel.

Objectives and Activities

Objects of the Charity

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

Statement of Faith

As a Member of 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 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 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.”

As a member of the Evangelical Alliance, the church has adopted the Evangelical Alliance Basis of Faith. This can be found at <http://www.eauk.org/about/basis-of-faith.cfm>



Vision

- A church focused on knowing Jesus and his love, joy and peace in the power of the Holy Spirit. Worshipping God: Father, Jesus and Holy Spirit.
- A church that welcomes and loves unconditionally. Having a Christ centred, Grace filled, non-judgemental approach to applying the Bible.
- A church that is united in Christ and prioritises time with each other. Readily forgiving, proactively addressing any issues and celebrating different cultures.
- A church that prays and worships together and is open to the Holy Spirit moving us in new directions. Individually we take responsibility to allow the Holy Spirit to transform us into Jesus' likeness and support each other to make changes.
- A church that actively pursues the priesthood of all believers. We encourage and pray for each other to grow into the ministry that Jesus has given us. Pursuing fellowship, support and discipleship appropriate to different age groups.

- A church that joins with other Christians to minister to our neighbourhood, building relationships and loving the community. Proclaiming Jesus in both our words and deeds.

The Activities as set out in the constitution:

- Regular public worship, prayer, Bible study, preaching and teaching;
 - Baptism, as defined in the 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 teaching, encouragement, welcome and inclusion of young people;
 - Nurture and growth of Christian disciples;
 - Education and training for Christian and community service;
 - Giving and encouraging pastoral care;
 - Supporting and encouraging charitable social action in the United Kingdom and abroad;
 - Encouraging relationships with and supporting Baptists and other Christians.
-

Moderator's Report

The past year at ERBC has been a year of consolidation and of moving forward to producing a Church Profile and beginning the search for a new Pastor.

It was important that the church should move along its drawing up a Church Profile and this was done by the Deacons and then the members with a Profile and an Ethos Statement being agreed by the church in September 2023.

The profile went live on the Baptist Union website in December 2023 but had received no interest by the end of January 2024

Whilst this was going on we had made an approach to Selly Park Baptist Church about a possibility of some kind of shared ministry and two meetings have taken place between the two lots of deacons. Selly Park have not as yet drawn up their profile and it is important that they do so before we progress much further.

We have also been talking with the Riverside Church who are looking for somewhere to hold a monthly gathering of their scattered congregations, these talks are ongoing.

We were sad to loose our long serving Church Secretary Mike Peart and thank him for his service to the church at ERBC

We give our thanks to Marianne for the tireless work she puts into the life of the church and we know that we would not be in the position we are without her enthusiasm and devoted work'

We press on into the next year with expectation that we make reach the end with a settled outlook for its future witness and Ministry.

Rev Kenneth Hawkings

Families - Children and Outreach Report

It has been a challenging year in respect to children's work, especially on Sundays. The challenge is that the attendance is unpredictable. Some Sundays during the year we have 12 children attending and others just 2. Also, the ages are between 4 years and 13 years old, the large gap in the ages also has enhanced the challenge. During most of the year we used the material of "Click" a Bible centered teaching material, and towards the end of the year used the videos "The Story Keepers".

The midweek Parents & Toddlers group, 'Sparklers', started the year with a lot of new mums and kids. At the beginning of the summer, we went for a picnic day out to Martineau Gardens, most of the mums attended. It was a very joyful occasion especially for the kids. In September we had a Family Learning Workshop delivered by a member from the Community Stay and Play network. Three new volunteers also joined us making the work so much easier and enjoyable. Thank God for stirring hearts!

The weekly Bridge Kid's Club started with good attendance but needed to be suspended for the lack of volunteers. Unfortunately, we have been unable to re-start.

At our "Light Party" this year, the hall was decorated with all kinds of lights. Children and their families went around various stalls throughout the evening including a cooking section. The result was phenomenal, with over 60 people attending the event: it was a lovely opportunity to share with the families of the community.



After lots of prayer and pondering, in September we re-launch our "Jericho Youth Club" for youth between 11-16 years old. We had an attendance of 12 young people regularly.

Our thanks go out to all the volunteers who have invested so much this year in the service of our Lord Jesus Christ. We give thanks to God for His faithfulness and for the opportunity to minister to His children and young people at Edward Road

Baptist Church.

Mariane Markwart

Fabric Report

Edward Road Baptist Church is a grade II listed building, which provides benefits to the community both by its lovely appearance and by the many community events which are held in the building.

The yew tree was pruned. Repairs were made to guttering and roof tiles and the gutters were cleaned. Areas of interior water damage were re-plastered with lime plaster and decorated. The Youth Room was redecorated.

The annual gas inspection and service were carried out. The five year electrical inspection was done. The fire extinguishers were inspected and renewed as required. PAT testing was done.

Volunteers performed maintenance tasks including gardening, decorating and cleaning. Some individuals gave a lot of time throughout the year. I would like to thank all the volunteers.

S. Pennington

Treasurer's Report

The Church has two principal sources of income, namely

- a) Weekly, monthly and annual offerings given by members of the congregation, friends of the Church and visitors. With the addition of Gift Aid, this funds the vast majority of the day to day running costs of the Church, including paid staff.
- b) Rent from hire of the church buildings and associated rooms. Overall this is a small percentage of the Church's income

The Church spent more than it received in 2023 (by £1484). This deficit was funded from reserves. The Church held £135200 in its all its accounts on 31 December 2023. A total of £443 interest was earned in 2023 on the 2 savings accounts. A reconciliation adjustment was carried out for the current account in discussion with the independent scrutineer and the Church deacons increasing the end of year balance for the current account for 2023 from £14553 to £14686 so that it is in line with the bank statement for 31 December 2023 and provides a more accurate picture of the Church's finances. The Trustees, in line with Baptist Union guidance, feel that it is prudent to keep a minimum reserve of 6 months running costs including the expectation of a full time minister (at present approximately £60000) in the savings account. The reserves currently are therefore satisfactory.

There was a decrease in receipts during 2023 compared to 2022. Expenditure in 2023 was similar to 2022.

The steps taken to reduce expenditure in 2020, 2021 and 2022 in order to ensure the future viability of the Church were maintained in 2023 and have been successful. Giving to other mission organisations was able to be returned to 2020 levels. The aim and budget, if there were no changes for 2024, is for receipts of £53200 and payments of £48600.

Plans for Future Periods

The principal focus this year has again been on maintaining the fellowship and outreach via the ongoing services and outreach both from Church services and from from the Church website and its broadcast services along with pastoral care among the fellowship. Essential maintenance of the Grade 2 listed building will continue in 2024. There are no specific major projects planned regarding renovation of the Church building in 2024 but as in 2023 projects may be undertaken if a grant becomes available.

Plans are being made to seek a replacement pastor. This will impact the budget as and when a suitable pastor is identified. Various options are being explored including shared working with a neighbouring Baptist church and cooperation with a local free church that does not have premises. Future employment of a pastor would be anticipated to grow and develop the Church, but would be initially funded from reserves. Without growth, we estimate that our reserves could fund a full time pastor for at least 3 years, or a half time shared pastor for up to 10 years. Due to the normal timelines for seeking a pastor, it is uncertain whether this process will be completed in 2024 or will continue further into the future.

Mariane Markwart joined the Church in September 2017 as a paid Children and Youth Team Leader. She is not a trustee of the Church.

All the trustees (with the exception of the pastor, post currently vacant) are unpaid volunteers.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

- i) Select suitable accounting policies and apply them consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- iv) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The trustees are also responsible for safe guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting Policies

The financial statements are prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP).

Income from donations and other voluntary income are recognised on a received basis. The charity has not given any financial consideration for voluntary help received during the year, and is not able to quantify such assistance.

Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies received for specific causes are held as restricted funds pending remittance of monies to the appropriate beneficiary. The principal beneficiaries are listed in the statement of accounts.

Funds held by the charity are either Unrestricted General Funds which can be either used or designated in accordance with the charitable objects at the discretion of the trustees, or Restricted Funds which can only be used for their particular restricted purpose within the objectives of the charity.

Tangible Assets

The Church building is a historic Grade 2b listed building with a very long life and as such it is not practical or cost effective to place a value on the property or its land. The latest insured value is shown in the statement of accounts.

The Church does not own a manse or any other tangible assets.

Capital Expenditure Commitments

No capital expenditure, other than seeking and funding a new pastor as detailed above, is planned in 2024.

It is anticipated that necessary amounts will be spent on minor refurbishment and on routine maintenance, and that this amount will be met from the general income of the Church through the year.

Pension scheme liabilities

The Church is an employer participating in The Baptist Pension Scheme ("the BPS"). This is administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision for the Minister and a members of staff is being made through the Defined Contribution (DC) Plan within the BPS. 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 BPS 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 Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS. The main benefits for pre 2012 service were a defined benefit 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.

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925. It was closed to future accrual of defined benefits on 31 December 2011.

The estimated employer debt as at 30 June 2022 (latest statement available) to the Baptist Pension scheme as informed to us by the BPS for Edward Road Baptist Church is as follows:

Estimated employer debt (Edward Road Baptist Church)	£9600
--	-------

The estimated employer debt has continued to reduce to this small amount. This is satisfactory. The Recovery Plan envisages deficiency contributions continuing until June 2026, but in August 2022 the deficiency contributions paid by Edward Road Baptist Church were reduced from £312 monthly to a nominal £1 per month and continue at this rate.

Examiner's Unqualified Report

Independent Examiner's report to the trustees of Edward Road Baptist Church

I report on the accounts of the Trust for the year ended 31 December 2023, below.

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 charities act 2011 (the Charities act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the Act;
- b) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- c) To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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 provide 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:

- Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act, and
-

- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and regulations, and
- Which are consistent with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met; or

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

Signed: Stephen A Howard

Date: 6 February 2024

Relevant professional qualification or body: N/A

Address: 20 Johns Grove, Great Barr, Birmingham B43 5DR

Receipts 2023 Edward Road Baptist Church

	2022			2023		
	<u>Unrestricted</u>	<u>Designated</u>	Restricted	Unrestricted	Designated	Restricted
	funds	funds	funds	funds	funds	funds
Offertory	£51,047			£35,354		
HMRC Gift Aid	£9,420			£10,055		
Interest received (see balance sheet)	£127			£972		
Use of premises	£2,853			£5,383		
pastoral care			£150			
Other Mission and donations			£53		£20	
Fabric			8,597			
year totals	£63,447	£0	£8,800	£51,764	£20	£0
Total receipts	£72,247			£51,784		
current account income	£72,120			£50,812		

Payments 2023 Edward Road Baptist Church

	2022			2023		
	Unrestricted	Designated	Restricted	Unrestricted	Designated	Restricted
Pastors Stipend AS including tax and NI	£4,355			£0		
Baptist Ministers Pension Fund AS	£873			£0		
Manse Allowance AS	£1,394			£0		
Council Tax and Water Rates Manse AS	£155			£0		
Pay M Markwart iNc tax and NI	£25,083			£26,782		
Baptist Pension Scheme	£4,455			£4,770		
National Insurance Employment Allowance	-£2,590			-£2,402		
Baptist Ministers Pension Fund Deficiency Contribution	£2,192			£12		
Subscriptions	£186			£269		
Church Telephone and internet	£763			£899		
Copyright License	£169			£201		
Other finance expenditure	£59			£204		
Leadership, study Courses, safeguarding, travel	£45			£45		
Electricity	£493			£1,245		
Gas	£2,105			£3,337		
Water Rates, insurance, fire extinguishers	£4,393			£4,565		
Renovation and major projects	£301		£8,597	£1,226		
minor repairs and maintenance	£480			£1,452		
Office Supplies	£64			£108		
Worship Materials	£252			£175		
Moderator expenses honorarium	£3,200			£4,200		
Visiting Speakers	£150			£250		
Fellowship and pastoral care			£150	£229		
discipleship	£1,255			£0		
Other Hospitality and housekeeping	£437			£93		
Home Mission	£1,500			£1,990		
BMS	£1,500			£1,990		£10
Resurrection Baptist Church	£1,200			£1,200		
local mission	£376			£40		
Childrens and Youth	£38			£368		
Column totals	£54,883	£0	£8,747	£53,249	£0	£20
<u>YEAR TOTALS</u>	<u>£63,630</u>			<u>£53,269</u>		

Statement of Assets and Liabilities as of 31 December 2023

Cash Funds	December 31st 2022	December 31st 2023
Cash funds at start of year	£123,050	£136,551
Current Account		
Opening balance for year	£13,393	£17,010
Net receipts (excludes interest, see below)	£72,247	£50,812
Net payments	£63,630	£53,269
Transferred to National Savings Account	£0	£0
Withdrawn from National Savings Account	£0	£0
Transferred to Santander Savings Account	£5,000	£0
Withdrawn from Santander Savings Account	£0	£0
balance at end of year	£17,010	£14,686
National Savings Account		
Opening balance for year	£49,381	£49,427
Transferred from Current Account	£0	£0
Transferred to current account	£0	£0
Interest	£46	£382
balance at end of year	£49,427	£49,810
Santander Savings Account		
Opening balance for year	£65,033	£70,115
Transferred from Current Account	£5,000	£0
Transferred to current account	£0	£0
Interest	£82	£590
Balance at end of year	£70,115	£70,704
<u>Total Cash Funds at year end</u>	<u>£136,552</u>	<u>£135,199.92</u>

Other Monetary assets	0	
Investment assets	0	
Assets retained for Charity's own use		
Value of Church premises (Insurance valuation)	£5,342,188	includes organ
Value of Pipe Organ (Insurance valuation)	£351,075	
Value of contents (insurance valuation)	£117,487	

Liabilities

The Church has a liability to the shortfall in the Baptist Pension defined benefit scheme quantified at 30 June 2022 (latest statement at approximately £9600 . This is being met by a monthly Deficiency Contribution and is additional to the pension contributions paid by the Church. In 2023 this had reduced to a £1 monthly.

Please see the explanatory section "Pension Scheme Liabilities" for a fuller explanation of these liabilities.

Note: The Church building is held in Trust by Heart of England Baptist Association who hold the deeds to the Church premises.

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Accounts

Annual Report and Accounts 2022

For Edward Road Baptist Church



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Annual Report and Accounts 2022

For Edward Road Baptist Church

Charity Status

Edward Road Baptist Church was formerly an “excepted charity” under the Charities Act 1993. The Heart of England Baptist Association takes responsibility as custodian trustee for the church building. The church does not own a manse. The church was registered as a charity with the Charity Commission in its own right in January 2011, when its annual income exceeded £100 000.

Managing Trustees

The following are Managing Trustees of the Charity:

Minister	None (Interregnum)
Secretary	Mr Mike Peart
Treasurer	Dr Eric Pennington
Deacons	Mrs Thelma Balfour Mrs Katrina Matthews (resigned Apr) Mr Luke Boulton (appointed Apr) Mr Mike Peart Miss Betty Milton (resigned Apr) Dr Eric Pennington Dr Sheila Pennington Peggy Gouthwaite (appointed Apr) Peter Jordan (appointed Apr)

Employed Workers:

Mariane Markwart (Children and Families worker)

Mariane Markwart is our Children's and Families minister. We give huge thanks to her for encouraging, organising, pastoral visiting and supporting the church during this difficult time as well as maintaining our children's work and outreach and spreading a lot of joy!

Structure, Governance and Management

The Church means members of the charitable unincorporated association governed by the approved governing document of the Baptist Union of Great Britain which was adopted as its constitution on 5 October 2008.

Recruitment & Appointment of Trustees

The Church Ministers, Deacons, Secretary and Treasurer are the managing Trustees of the charity. The Ministers are trustees ex officio and the Minister is the Chair. The Deacons, Secretary and Treasurer are chosen from among existing church members who show the reality of their faith by the consistency of their Christian character and by their loyalty to the cause of Christ as set out by the governing documents.

Election is for an initial term of 3 years, which may be renewed. Elections are held at the Church Annual General Meeting by ballot. Nominees must secure a vote of at least 66% of those present and eligible to vote.

Organisational Structure

The Church is governed and regulated by its own members. All aspects of the work of the Church are subject to the approval of the Church Members' Meeting which is normally held quarterly. The Ministers of the Church are paid Managing Trustees and with the Deacons helping to give leadership to the Church. The Deacons (including additional Ministers), Secretary and Treasurer assist the Minister in this role and together prepare the business for the Church Meeting.

Changes in 2022

At the January Church Meeting, the resignation of the previous pastor Alex Samy was accepted. He officially left his role on the 18th March 2022.

At the April AGM the following structural decisions were taken:

Rev. Kenneth Hawkings remains our moderator. He is offering leadership, some pastoral support, and helping the church with reconciliation, re-imagining and re-building our church culture and confidence. He is helping us one day a week and preaching one Sunday a month.

Katrina Matthews and Betty Milton both stepped down from the deaconate.

Luke Boulton, Peter Jordan and Peggy Gouthwaite were all elected as deacons.

Baptist Union of Great Britain & Heart of England Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the Heart of England Baptist Association (HEBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes donations to HEBA (Home Mission Fund) for the Baptist family in the UK (see accounts).

Custodian Trustee

The custodian trustee for the Church is the Heart of England Baptist Association (HEBA), which holds the deeds of the Church property:

Edward Road Baptist Church, Balsall Heath, Birmingham B12 9LY

No property valuation has been undertaken on the Church in recent years, and the value shown in the accounts is the insured value.

Relationships Between the Charities and Related Parties

For over 20 years the Church has maintained links with the Jericho Centre and the Jericho Foundation - two Christian charities initially established in the 1980 by the Church to offer support in Balsall Heath.

The church also has a strong ongoing link with Reach Across who help us with interns who are often testing a call to work in ministry.

The church hosts 2 other churches currently. We have a long standing relationship with Pastor Adedoja of CAC Bethel Apostolic Church, and we recently started hosting an Evangelical Romanian Church on a Friday evening led by Pastor Viorel.

Objectives and Activities

Objects of the Charity

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

Statement of Faith

As a Member of 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 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 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.”

As a member of the Evangelical Alliance, the church has adopted the Evangelical Alliance Basis of Faith. This can be found at <http://www.eauk.org/about/basis-of-faith.cfm>



Charity’s Aims

The Mission Statement of the church is: “Making Disciples”

This Mission Statement helps shape the main aims of the church. This is manifested in the discipling and nurturing of believers as well as the proclamation and evangelisation of unbelievers in our community. The church also recognises its Christian obligations to lift up the oppressed, alleviate suffering and to improve quality of life. These obligations also help shape the community outreach aspects of the church’s aims.

The Activities as set out in the constitution:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the 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 teaching, encouragement, welcome and inclusion of young people;

- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptists and other Christians.

Details of Significant Activities

- Leadership
- Public Worship and Discipleship
 - Weekly worship services
 - Baptism classes and baptism
 - Weekly prayer meeting
 - House discipleship groups
 - Funerals
- Mission and Social action
 - Parent and toddler group - Sparklers
 - Men's Drop In
 - Outlet for and support of the local Food Bank
 - Community Carolling
 - Community Christmas toys
 - Twice monthly services in two care homes
- Families Ministry
 - Jericho community youth club (paused)
 - Trips & Youth Residential Weekends (paused)
 - Sunday Schools
 - Weekly Children's after School Club (paused)
- Church Fellowship activities
- Fabric repairs and maintenance,
 - Door, lead-glass & lime mortar repairs
 - Church spring clean

Some of these activities remain in abeyance as a result of after effects of Covid-19 pandemic

Charity's Strategies

The Church continues to believe that sacrificial investment in the wider congregation as well as the local un-churched community is the best strategy for achieving the objectives of the Church.

Moderator's Report

In August 2021 I received a telephone call from Neil le Tissier one of the Regional Ministers at HEBA. He was asking me if I could use my experience as a retired Baptist Minister with over 50 years of experience to help out in Edward Road Baptist Church. He explained that the Pastor was suspended awaiting a decision from Baptists Together in Didcot on complaints about his conduct. Neil was hoping that I could chair the leadership team when they met each month and also the Church Meetings and I also agreed to take one morning service a month.

This continued since then and on receipt of the findings of the report from Didcot at the church meeting in January 2022 the church received the report and at the same time a letter of resignation from the Pastor. (See last year's annual report). The church agreed out of grace to allow the Pastor to complete the three months he was allowed on submitting his resignation and he left the employment of the Church in mid March 2022

I have continued to chair meetings and preach once a month, I have also on Mondays made myself available for people to talk and done some Pastoral Visiting. As a Retired Minister I do not want to become a 'working pastor' so I am restricting the time I can spend with the church.

We are working with Pastor Tim Brown from Church Central on a process of 'Revitalising the Church' and we hope this will enable us to look at what are the values of ERBC. We need to move towards producing a profile for the Church and the kind of person we want to come and lead us into the future, and the profile needs to be accepted by all of us.

We believe that God has a plan for the future of ERBC and we search and pray together to discover that plan and allow Him and Him alone to lead us on.

Rev Kenneth Hawkings

Families Ministry

Children and Outreach Report

The children, families' and youth ministry has seen a number of changes during 2022. After Covid restrictions, difficulties within the leadership of the church, the lack of a minister and fewer volunteers it was very difficult to restart activities that we used to do, yet God continues to work wonders in our midst.

Junior church has seen some changes over the last 12 months. At the moment we don't have a program for teenagers. That means that the Sunday school has a range of ages between 5-12 years old. This has changed the dynamics and things you can do with the group. Despite fewer and less availability of some volunteers, God has provided enough hands to continuing with the core activities.

Our midweek Parents & Toddlers group, 'Sparklers', also had lost some volunteers but God had provided new ones. Thank God for stirring hearts! This ministry continued through the year with music and a Bible story every week over a cuppa! Most of the mums are completely new to the service. In the past years most of the attendees were of Pakistani and Yemeni origin, but this year became more mixed, with people of several countries.



Bridge kid's club was not possible to have on a regular basis, but we had two clubs during the year. The first one ran from April to June, "Friendship Club" where we explored different values of friendship. And the second one was a "Christmas Club" at the end of the year. We had different events over the year. At least once a month we got together in what we call "Saturday Social" where we invited families to come together for a time of sport or board

games, also food is always included. It's been great to see different generations interacting. With this group we organized an outing to an Inflatable theme park in the first half term of the year.

For the "Light Party" event on the 31st of October, the hall was decorated with all kinds of lights and children and their families went around, various stalls throughout the evening including a cooking section and a discussion corner. The result was phenomenal with over 50 people attending the event: praise God!



This year we celebrated the 150th anniversary as a church in Balsall Heath! As part of the celebrations, we wanted to open the building to the community. That's how the "Christmas experience" was born. There were different stations, with scenes of the Christmas story. Two schools were invited to come and go through the experience. Also one day was open to anyone in the community that would like to come. This was a great success, a great many children spent time with us and feedback from teachers and children was very encouraging. We hope will be just the beginning on working with the schools in the area more closely.

Our thanks go out to all the volunteers who have invested so much this year in the service of our Lord Jesus Christ. We give thanks to God for His faithfulness and for the opportunity to minister to His children and young people at Edward Road Baptist Church.

Mariane Markwart

Youth Ministry Report

Due to lack of capacity, the youth department paused its main activities in 2022. Some youth were involved in the Saturday social events mentioned in the Families report

Luke Boulton

Stewardship Ministry

Edward Road Baptist Church is a grade II listed building, which provides benefits to the community both by its lovely appearance and by the many community events which are held in the building.

The white woodwork of the hall and lobbies was repainted. The outside doors were redecorated.

The floor coverings of the hall and lobbies were all replaced with new safety vinyl in a wood-grain design. The result is much better for health and safety and is lovely in appearance. We would like to thank SUEZ Communities Trust and Allchurches Trust for the grants of funding.

A modern partition wall was removed from the north aisle with permission from the Listed Buildings Advisory Committee. The resulting larger room had old floor coverings removed and the floorboards sanded and coated with wax. Sanding and varnishing of original floorboards was done in another small room and one corridor.

The gable above the hall entrance had loose pointing removed and the defect filled with lime mortar. Two missing ridge tiles were replaced. Some lead flashing was re-seated and a bush was removed from the stone parapet.

The annual gas inspection and service were carried out. The fire extinguishers were inspected and renewed as required.

Volunteers performed maintenance tasks including clearing gutters and drains, gardening, decorating and cleaning. Some individuals gave a lot of time throughout the year. I would like to thank all the volunteers.

S. Pennington

Administration Ministry Report

2022 has been a year of consolidation for the church, as well as doing a few new things.

To help the church recover from the fallout of the events of last few years, we invited Revd Dr Christopher Landau from the organisation Resource-ARM to lead a day long healing retreat at a nearby Christian Centre and lead a service the next day. It was very well attended and many people felt this was a helpful way to start the process of moving on from the past.

We have hosted 2 excellent concerts in our church building, both of which were organised by Louis, a local violin teacher. The first was in the summer and included a 26 piece string orchestra as well as a folk and jazz band. The second was a Christmas concert performed by Louis' students. Both were extremely successful and well attended.

We decided to move services into the hall after the big fuel rise in October to conserve energy, and this has allowed good atmosphere to be enjoyed even with the lower number we now have. Sunday morning attendances have been quite consistent, and we have picked up a number of new people who are now coming regularly which is very encouraging.

Below is some informational data reflecting year ending 2022:

Current Membership	= 34 (-3)
Associate Members	= 15
Junior Members	= 0
New Members	= 1
Members resigned / removed	= 3
Deaths	= 3 (1 active, 2 associate)
Members moved to Associate list	= 0
Baptisms	= 0
Infants Presented	= 0
Average Sunday Morning Attendance	= 30
Children (Under 11)	= 5
Young People (12 to 18)	= 3
Young Adults (19 to 30)	= 3
Other Adults (31 to 65)	= 13
Seniors (Over 65)	= 6

We are heavily reliant on volunteers to run our core activities. Many members are involved in the church's active ministry, freely volunteering their time, expertise, skills and good will. We thank God for each and every one who has helped. We also thank God for all those from outside the fellowship who support the ministries of this church – especially those from local mission organisations.

Admin Team

Finance Ministry Team – Treasurer’s Report 2022

Financial review

The Church has two principal sources of income, namely

- a) Weekly, monthly and annual offerings given by members of the congregation, friends of the Church and visitors. With the addition of Gift Aid, this funds the vast majority of the day to day running costs of the Church, including paid staff.
- b) Rent from hire of the church buildings and associated rooms. The Christ Apostolic Church continues to rent the church building on Sunday afternoons. Other rental of the Church hall or rooms takes place from time to time. Overall this is a small percentage of the Church’s income

General Comment and Reserves Policy

The Church received more than it spent in 2022 (by £8617). This surplus was returned to reserves. The Church held £136551 in its all its accounts on 31 December 2022. A total of £128 interest was earned in 2022 on the 2 savings accounts. A reconciliation adjustment was carried out after discussion with last year’s independent scrutineer and the Church deacons increasing the start of year balance for 2022 from £8636 to £13393 so that it is in line with the bank statement for this date and provides a more accurate picture of the Church’s finances. The Trustees, in line with Baptist Union guidance, feel that it is prudent to keep a minimum reserve of 6 months running costs (at present approximately £60000) in the savings account. The reserves currently are therefore satisfactory.

There was a small increase in receipts during 2022 compared to 2021. Expenditure was reduced substantially in 2022 mainly due to the full time pastor leaving in March 2022.

The steps taken to reduce expenditure in 2020 in order to ensure the future viability of the Church were maintained in 2021 and have been successful. Giving to other mission organisations was able to be returned to 2020 levels. The aim and budget for 2023 is to balance the receipts and payments, both around £61000.

Plans for Future Periods

The principal focus this year has again been on maintaining the fellowship and outreach via the ongoing services and outreach both from Church services and via the Church website and its streamed services along with pastoral care among the fellowship. Essential maintenance of the Grade 2 listed building will continue in 2023. There are no specific major projects planned regarding renovation of the Church building in 2023 but as in 2022 projects may be undertaken if a grant becomes available.

Mariane Markwart joined the Church in September 2017 as a paid Children and Youth Team Leader. She is not a trustee of the Church.

All the trustees with the exception of the Pastor (left March 2022) are unpaid volunteers.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

- i) Select suitable accounting policies and apply them consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- iv) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The trustees are also responsible for safe guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting Policies

The financial statements are prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP).

Income from donations and other voluntary income are recognised on a received basis. The charity has not given any financial consideration for voluntary help received during the year, and is not able to quantify such assistance.

Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies received for specific causes are held as restricted funds pending remittance of monies to the appropriate beneficiary. The principal beneficiaries are listed in the statement of accounts. Funds held by the charity are either Unrestricted General Funds which can be either used or designated in accordance with the charitable objects at the discretion of the trustees, or Restricted Funds which can only be used for their particular restricted purpose within the objectives of the charity.

Tangible Assets

The Church building is a historic Grade 2b listed building with a very long life and as such it is not practical or cost effective to place a value on the property or its land. The latest insured value is shown in the statement of accounts.

The Church does not own a manse or any other tangible assets.

Capital Expenditure Commitments

No capital expenditure is planned in 2023.

It is anticipated that necessary amounts will be spent on minor refurbishment and on routine maintenance, and that this amount will be met from the general income of the Church through the year.

Pension scheme liabilities

The Church is an employer participating in The Baptist Pension Scheme (“the BPS”). This is administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision for the Minister and a members of staff is being made through the Defined Contribution (DC) Plan within the BPS. 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 BPS 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 Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS. The main benefits for pre 2012 service were a defined benefit 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.

The BPS, previously known as the Baptist Ministers’ Pension Fund, started in 1925. It was closed to future accrual of defined benefits on 31 December 2011.

The estimated employer debt as at 30 June 2022 (latest statement available) to the Baptist Pension scheme as informed to us by the BPS for Edward Road Baptist Church is as follows:

Estimated employer debt (Edward Road Baptist Church)	£9600
--	-------

The estimated employer debt has continued to reduce to this small amount. This is satisfactory. The Recovery Plan envisages deficiency contributions continuing until June 2026, but in August 2022 the deficiency contributions paid by Edward Road Baptist Church were reduced from £312 monthly to a nominal £1 per month.

Examiner’s Unqualified Report

Independent Examiner’s report to the trustees of Edward Road Baptist Church

I report on the accounts of the Trust for the year ended 31 December 2022, below.

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 charities act 2011 (the Charities act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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 provide 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:

- Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act, and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and regulations, and
- Which are consistent with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met; or

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

Signed: Stephen Howard

Date: 18/02/2023

Former treasurer, Selly Park Baptist Church, Birmingham.

Address: 20 Johns Grove, Great Barr, Birmingham B43 5DR

	2021			2022		
	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>
Offertory	£ 49,646			£51,047		
HMRC Gift Aid	£ 9,143			£9,420		
Interest received (see balance sheet)	£ 11			£127		
Use of premises	£ 2,673			£2,853		
Coronavirus Job Retention Scheme	£ 8,687					
gifts and legacies and other income						
pastoral care						£150
worship						
local mission						
Resurrection Baptist Church						
Other Mission and donations			£ 51			£53
Fabric		£ 400				£8,597
Youth including trips and events						
<u>year totals</u>	£ 70,160	£ 400	£ 51	£63,447	£0	£8,800
<u>Total receipts</u>	£ 70,612			£72,247		
current account income (with interest shown separately on balance sheet)	£ 70,600			£72,120		

Payments 2022 Edward Road Baptist Church

	<u>2021</u>		<u>2022</u>			
	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>
Pastors Stipend AS including tax and NI	£ 19,884			£4,355		
Baptist Ministers Pension Fund AS	£ 4,806			£873		
Manse Allowance AS	£ 6,279			£1,394		
Council Tax and Water Rates Manse AS	£ 2,018			£155		
TOTAL Pr Samy & on costs	£ 32,986					
Pay M Markwart Baptist Pension Scheme	£ 24,703			£25,083		
	£ 4,410			£4,455		
National Insurance and OSPP Rebate Baptist Ministers Pension Fund Deficiency Contribution	£ -£ 3,762			£2,192		
	£ 3,695					
Subscriptions Church Telephone and internet	£ 329			£186		
Copyright License	£ 730			£763		
Other finance expenditure	£ 161			£169		
Leadership and other study Courses including safeguarding and travel	£ 58			£59		
Total Utility & Other	£ 40			£45		
Electricity	£ 1,318			£493		
Gas	£ 515			£2,105		
Water	£ 587					
Rates, insurance, fire extinguishers	£ 4,030			£4,393		
Renovation and major projects	£ 470	£ 400		£301		£8,597
minor repairs and maintenance	£ 383			£480		
Total Fabric	£ 5,984	£ 400				
TOTAL FINANCE & FABRIC	£ 69,334	£ 400				
Office Supplies	£ -			£64		
TOTAL ADMIN	£ -					
Worship Materials	£ 68			£252		
Moderator expenses	£ 525			£3,200		
honarium	£ 150			£150		
Visiting Speakers Fellowship and pastoral care	£ 4					£150
discipleship	£ 49			£1,255		
Other Hospitality and housekeeping	£ 33			£437		

TOTAL WORSHIP	£ 828					
Home Mission	£ 1,000					£1,500
BMS	£ 1,000					£1,500
Resurrection Baptist Church	£ 1,200					£1,200
Other charities and donations			£ 51			
local mission	£ -					£376
TOTAL MISSION	£ 3,200		£ 51			
Childrens and Youth various materials and resources	£ 28					£38
TOTAL FAMILIES	£ 28					
Column totals	£ 73,390	£ 400	£ 51		£54,883	£0 £8,747
<u>YEAR TOTALS</u>	£ 73,842				£63,630	

Statement of Assets and Liabilities as of 31 December 2022

Cash Funds

December 31st 2021 December 31st 2022

Cash funds at start of year

£
126,281

Current Account

Opening balance for year	£ 11,878	£13,393	adjusted from bank statement see notes
Net receipts (excludes interest, see below)	£ 70,600	£72,247	
Net payments	£ 73,842	£63,630	
Transferred to National Savings Account	£ -		
Withdrawn from National Savings Account	£ -		
Transferred to Santander Savings Account	£ -	£5,000	
Withdrawn from Santander Savings Account	£ -		
balance at end of year	£ 8,636	£17,010	

National Savings Account

Opening balance for year	£ 49,376	£49,381	
Transferred to current account	£ -	£0	
Transferred from current account to National Savings Account	£ -	£0	
Interest	£ 5	£46	
balance at end of year	£ 49,381	£49,427	

Santander Savings Account

Opening balance for year	£ 65,026	£65,032	
Transferred from Current Account	£ -	£5,000	
Transferred to current account	£ -	£0	
Interest	£ 6	£82	
Balance at end of year	£ 65,032	£70,114	

Total Cash Funds at year end

£
123,050 £136,551

Other Monetary assets

0

Investment assets

0

Assets retained for Charity's own use

0

Value of Church premises (Insurance valuation)

£5,097,516

Value of Pipe Organ (Insurance valuation)

£334,996

Value of contents (insurance valuation)

£112,106

Liabilities

The Church has a liability to the shortfall in the Baptist Pension scheme quantified at 30 June 2022 (latest statement)

at approximately £9600 . This is being met by a monthly Deficiency Contribution

and is additional to the pension contributions paid by the Church. In 2022 this was £312.48 monthly reducing to £1 (one pound)

in August 2022.

Please see the explanatory section "Pension Scheme Liabilities" for a fuller explanation of these liabilities.

Note: The Church building is held in Trust by Heart of England Baptist Association who hold the deeds to the Church premises.

EDWARD ROAD BAPTIST CHURCH

England & Wales - Charity number 1140072

Accounts

Annual Report and Accounts 2021

For Edward Road Baptist Church



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Annual Report and Accounts 2021

For Edward Road Baptist Church

Charity Status

Edward Road Baptist Church was formerly an “excepted charity” under the Charities Act 1993. The Heart of England Baptist Association takes responsibility as custodian trustee for the church building. The church does not own a manse. The church was registered as a charity with the Charity Commission in its own right in January 2011, when its annual income exceeded £100 000.

Managing Trustees

The following are Managing Trustees of the Charity:

Senior Minister	Revd Alexander B Samy (Resigned 18/12/21)
Secretary	Mr Mike Peart
Treasurer	Dr Eric Pennington
Deacons	Mrs Thelma Balfour Mr Samson Park (Resigned June 2021) Mrs Katrina Matthews Boulton Mr Mike Peart Miss Betty Milton Dr Eric Pennington Dr Sheila Pennington

Structure, Governance and Management

The Church means members of the charitable unincorporated association governed by the approved governing document of the Baptist Union of Great Britain which was adopted as its constitution on 5 October 2008.

Recruitment & Appointment of Trustees

The Church Ministers, Deacons, Secretary and Treasurer are the managing Trustees of the charity. The Ministers are trustees ex officio and the Senior Minister is the Chair. The Deacons, Secretary and Treasurer are chosen from among existing church members who show the reality of their faith by the consistency of their Christian character and by their loyalty to the cause of Christ as set out by the governing documents.

Election is for an initial term of 3 years, which may be renewed. Elections are held at the Church Annual General Meeting by ballot. Nominees must secure a vote of at least 66% of those present and eligible to vote.

Organisational Structure

The Church is governed and regulated by its own members. All aspects of the work of the Church are subject to the approval of the Church Members’ Meeting which is normally held quarterly. The Ministers of the Church are paid Managing Trustees and with the Deacons helping to give leadership to the Church. The Deacons (including additional Ministers), Secretary and Treasurer assist the Senior Minister in this role and together prepare the business for the Church Meeting.

Changes in 2021

The Pastor Alex Samy was suspended in June 3rd 2021 pending an investigation into his conduct in office and resigned on 18th December 2021 due to the finding of misconduct made against him by the BU Ministries Department. He is no longer allowed to practice as an accredited Baptist Minister.

Rev. Kenneth Hawkings was appointed as moderator in August 2021 by the church meeting
Samson Park resigned his position on the Deaconate in June 2021

Baptist Union of Great Britain & Heart of England Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the Heart of England Baptist Association (HEBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes donations to HEBA (Home Mission Fund) for the Baptist family in the UK (see accounts).

Custodian Trustee

The custodian trustee for the Church is the Heart of England Baptist Association (HEBA), which holds the deeds of the Church property:

Edward Road Baptist Church, Balsall Heath, Birmingham B12 9LY

No property valuation has been undertaken on the Church in recent years, and the value shown in the accounts is the insured value.

Relationships Between the Charities and Related Parties

For over 20 years the Church has maintained links with the Jericho Centre and the Jericho Foundation - two Christian charities initially established in the 1980 by the Church to offer support in Balsall Heath.

The church also has a strong ongoing link with Reach Across who help us with interns who are often testing a call to work in ministry.

Objectives and Activities

Objects of the Charity

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

Statement of Faith

As a Member of 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 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 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.”

As a member of the Evangelical Alliance, the church has adopted the Evangelical Alliance Basis of Faith. This can be found at <http://www.eauk.org/about/basis-of-faith.cfm>



Charity's Aims

The Mission Statement of the church is: “Making Disciples”

This Mission Statement helps shape the main aims of the church. This is manifested in the discipling and nurturing of believers as well as the proclamation and evangelisation of unbelievers in our community. The church also recognises its Christian obligations to lift up the oppressed, alleviate suffering and to improve quality of life. These obligations also help shape the community outreach aspects of the church's aims.

The Activities as set out in the constitution:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the 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 teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptists and other Christians.

Details of Significant Activities

- Leadership
- Public Worship and Discipleship
 - Weekly worship services
 - Baptism classes and baptism
 - Weekly prayer meeting
 - House discipleship groups
 - Funerals
- Mission and Social action
 - Parent and toddler group - Sparklers
 - Men's Drop In
 - Outlet for and support of the local Food Bank
 - Community Carolling
 - Community Christmas toys
 - Twice monthly services in two care homes
- Families Ministry
 - Jericho community youth club (paused)
 - Trips & Youth Residential Weekends (paused)
 - Sunday Schools
 - Weekly Children's after School Club (paused)
- Church Fellowship activities
- Fabric repairs and maintenance,
 - Door, lead-glass & lime mortar repairs
 - Church spring clean

Many of these activities were largely curtailed due to Covid-19 restrictions put in place from March 2020

Worship services, prayer groups, house groups and Sunday schools all moved online

Charity's Strategies

The Church continues to believe that sacrificial investment in the wider congregation as well as the local un-churched community is the best strategy for achieving the objectives of the Church.

Senior Pastor's Report – Done by Church Secretary

If 2020 was a difficult year for the church to navigate, then 2021 was even more challenging. On the bright side, the church hosted 2 weddings for members of our congregation, and from Easter in person services re-started after over a year of online-only services. Additionally Sparklers, our Mothers and Toddlers outreach project, and our midweek men's community group were both able to restart in person, along with a single Sunday school. We have continued to post an online copy of our services to the internet to make it available for those who have either been unable to start attending church, or who watch from a long distance away.

Sadly, the reason this report is being written by the church secretary, is that in May 2021, the Baptist Union received several complaints about the conduct of our senior and sole pastor, Rev Alex Samy. The Baptist Union National Safeguarding team, after reviewing the complaints, decided to suspend him on 3rd June 2021, and a long and detailed investigation ensued. During this time, the church was led by the Deaconate apart from one member of the Deaconate who resigned. In order to help the Deaconate and give stability to the church, an experienced moderator, Rev Ken Hawkings was recommended to the church and he was formally appointed by the church at its meeting in August 2021. Ken preaches once a month with other church members stepping in to fill the other preaching slots.

On 18th December 2021 Alex Samy tendered his resignation as a result of the finding of gross misconduct made against him by the Baptist Union Ministries Head after receiving the conclusions of the report from the National Safeguarding team. It should be noted that the police were not involved. This was communicated to the church in January 2022 and the church voted to extend Alex Samy grace by accepting his resignation and allowing him to have a 3 month paid notice period.

This has been a thoroughly challenging time for the church and attendances have understandably been affected. However many people have continued to faithfully support the work of the church the church looks to 2022 with hope that healing will take place, a new vision for the church can be discerned, and the church can continue to be a place of hope, light and love for both its members, its wider congregation and its community.

I would like to extend my thanks especially to the faithful work of Mariane Markwart, our families worker who has had to bear the majority of the burden of organising the ministries and worship of the church over the last 6 months. Also I'd like to recognise the willing and hard work of the Deaconate and all those who have chipped in and helped keep the church functioning through this difficult time, along with Rev Ken Hawkings who has provided considerable wisdom and support to the leadership team and the church.

I'd also like to put on record our thanks to Neil Le Tissier and the HEBA support team, as well as Andy Hughes from the BU Ministries team for helping and guiding us through this difficult process

Mike Peart

Families Ministry

Children and Outreach Report

To say that this year has been unusual is a statement insufficient to describe what we have experienced. We started the year with a very strict lockdown because of covid.

At the beginning of the year the Sunday School continue online, finishing the series of “Friends and Heroes”. In April we went back to in-person services, where Sunday School also took place using “Super book “material. It was difficult to start again because of fewer volunteers and myself being in Argentina until June.

Due to my absence of half of the year, covid restrictions, difficulties within the leadership of the church and fewer volunteers, it was very difficult to restart activities that we used to do.

The only ministry that went back to usual is the toddlers group “Sparklers”. Since we start again in September the numbers of attendance have been numerous. This has been very encouraging because most of the mums are completely new to the service. In the past years most of the attenders were of Pakistani and Yemeni origin, but this year became more mixed, with people of several countries.

The weekly Bridge kid’s club was not possible to start because of the lack of volunteers. At the end of the year a “Christmas club” took place for 4 weeks with crafts, cooking, games and stories.

The midweek youth group and Sunday School youth group sadly has not restarted because there are not enough human resources to do it. The Holiday Bridge club, “Light party”, sleep over and other activities have also been affected by restrictions of covid and lack of volunteers.

But with the aim to keep the contact with the kids and youth that we serve over the years, a “Saturday Social” group started. Families came together: adults, children and youth to play board games, sport, watch a movie, go out for an activity together, sharing food. This has proved to be a positive step toward coming back to normality.

By the grace of God, we have not lost contact with the families in our community. They have been conversations and there is recognition about how helpful and necessary the clubs are, and other activities that as a church we are offering. So, we are looking with hope to the 2022 when we will restart or create new activities to serve the community of Balsall Heath.

Mariane Markwart

Youth Ministry Report

Due to lack of capacity, the youth department paused its main activities in 2021. Some youth were involved in the Saturday social events mentioned in the Families report, and some training, teambuilding and envisioning work did take place.

Katrina Matthews

Stewardship Ministry

Edward Road Baptist Church is a grade II listed building, which provides benefits to the community both by its lovely appearance and by the many community events which are held in the building.

The Quinquennial inspection was carried out. The list of works recommended and the timing of the recommendations was noted. Work was commenced.

The annual gas inspection and service were carried out. The fire extinguishers were inspected and renewed as required. The disposable parts of the smoke and heat alarms were replaced.

Volunteers performed general maintenance tasks including clearing gutters and drains, gardening, decorating and cleaning. Some individuals gave a lot of time throughout the year. I would like to thank all the volunteers.

S. Pennington

Administration Ministry Report

As mentioned earlier, 2021 has been a very changing year. This has resulted in decreasing attendances, along with a hangover from lockdown and continued uncertainty and apprehension around covid-19

Below is some informational data reflecting year ending 2021:

Current Membership	= 38
Associate Members	= 19
Junior Members	= 0
New Members	= 5
Members resigned / removed	= 7
Deaths	= 0
Members moved to Associate list	= 5
Baptisms	= 0
Infants Presented	= 0
Average Sunday Morning Attendance	= 30
Children (Under 11)	= 5
Young People (12 to 18)	= 3
Young Adults (19 to 30)	= 3
Other Adults (31 to 65)	= 13
Seniors (Over 65)	= 6

We are heavily reliant on volunteers to run our core activities. Many members are involved in the church's active ministry, freely volunteering their time, expertise, skills and good will. We thank God for each and every one who has helped. We also thank God for all those from outside the fellowship who support the ministries of this church – especially those from local mission organisations.

Admin Team

Finance Ministry Team – Treasurer’s Report 2021

Financial review

The Church has two principal sources of income, namely

- a) Weekly, monthly and annual offerings given by members of the congregation, friends of the Church and visitors. With the addition of Gift Aid, this funds the vast majority of the day to day running costs of the Church, including the stipend, National Insurance and pension costs of a full time Baptist Minister and a paid Children and Youth Team Leader.
- b) Rent from hire of the church buildings and associated rooms. The Christ Apostolic Church continues to rent the church building on Sunday afternoons. Other rental of the Church hall or rooms takes place from time to time. Overall this is a small percentage of the Church’s income

General Comment and Reserves Policy

The Church spent more than it received in 2021 (by £3230). This deficit was taken from the reserves. The Church held £123050 in its all its accounts on 31 December 2021. A total of £11 interest was earned in 2021 on the 2 savings accounts. The Trustees, in line with Baptist Union guidance, feel that it is prudent to keep a minimum reserve of 6 months running costs (at present approximately £60000) in the savings account. The reserves currently are therefore satisfactory.

There was a small decrease in receipts during 2021 compared to 2020. Many members moved to electronic means of donating to the Church due to the coronavirus pandemic. The faithfulness of the congregation and membership during this difficult time is well testified by this. Some furlough money was also received from the Coronavirus Job Retention Scheme for the first part of the year. As the Church activities began to resume with caution, claims made under this scheme reduced and then stopped. The scheme itself has subsequently ended. Expenditure was very similar compared to 2020, (increased by £44).

The steps taken to reduce expenditure in 2020 in order to ensure the future viability of the Church have been maintained in 2021. Giving to other mission organisations is anticipated to be maintained at the lower level set for 2021. The aim and budget for 2022 is to balance the receipts and payments, both a £66077. This is a significantly lower figure than in some earlier years but is the same as in 2021. This reflects the ongoing coronavirus pandemic and some reduction in our congregation size. The Church as an organisation remains open and active, with normal service times being maintained with services being broadcast through the Church website erbc.org.uk and prayer meetings and house groups taking place through electronic meeting rooms such as Zoom and the simple telephone where that is more appropriate. We hope and anticipate that more normal group meetings will be able to happen in the year ahead.

Plans for Future Periods

The principal focus this year has again been on maintaining the fellowship and outreach via the ongoing services and outreach both from Church services and from the Church website and its broadcast services

along with pastoral care among the fellowship. Essential maintenance of the Grade 2 listed building will continue in 2021. There are no specific major projects planned regarding renovation of the Church building in 2022.

Mariane Markwart joined the Church in September 2017 as a paid Children and Youth Team Leader. She is not a trustee of the Church. She has been on full furlough or on flexible furlough since April 2020, A few Childrens meetings were tentatively restarted for a few weeks in early Autumn 2020 when the pandemic was quiescent, hence reduced furlough money was claimed. These once more ceased as the second wave of the pandemic started to develop. At the end of December 2020 Mariane was once more unable to work and therefore was back on full furlough. As activities were able to resume, decreasing amounts of flexible furlough money were claimed in 2021. The scheme has now ended.

All the other trustees are unpaid volunteers.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

- i) Select suitable accounting policies and apply them consistently;
- ii) Make judgements and estimates that are reasonable and prudent;
- iii) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- iv) Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The trustees are also responsible for safe guarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting Policies

The financial statements are prepared in accordance with the Statement of Recommended Practice “Accounting and Reporting by Charities” (SORP).

Income from donations and other voluntary income are recognised on a received basis. The charity has not given any financial consideration for voluntary help received during the year, and is not able to quantify such assistance.

Grants, gifts and donations were made to various organisations in the furtherance of the charity’s objectives. Monies received for specific causes are held as restricted funds pending remittance of monies to the appropriate beneficiary. The principal beneficiaries are listed in the statement of accounts. Funds held by the charity are either Unrestricted General Funds which can be either used or designated in accordance with the charitable objects at the discretion of the trustees, or Restricted Funds which can only be used for their particular restricted purpose within the objectives of the charity.

Tangible Assets

The Church building is a historic Grade 2b listed building with a very long life and as such it is not practical or cost effective to place a value on the property or its land. The latest insured value is shown in the statement of accounts.

The Church does not own a manse or any other tangible assets.

Capital Expenditure Commitments

No capital expenditure is planned in 2022.

It is anticipated that £1000 will be spent on minor refurbishment and on routine maintenance, and that this amounts will be met from the general income of the Church through the year.

Pension scheme liabilities

The Church is an employer participating in two pension schemes: the Baptist Pension Scheme (“the BPS”) and the Baptist Union Staff Pension Scheme (“the BUSPS”). The BPS and BUSPS are separate legal entities which are both administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision for the Minister and a members of staff is being made through the Defined Contribution (DC) Plan within the BPS. 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 BPS 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 Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS. The main benefits for pre 2012 service were a defined benefit 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.

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925. It was closed to future accrual of defined benefits on 31 December 2011.

The estimated employer debt as at 31 December 2021 to the Baptist Pension scheme as informed to us by the BPS for Edward Road Baptist Church is as follows:

Estimated employer debt (Edward Road Baptist Church)	£33 400
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The estimated employer debt has reduced during 2021 from £42900. This is satisfactory. The Recovery Plan envisages deficiency contributions continuing until June 2026.

Examiner's Unqualified Report

Independent Examiner's report to the trustees of Edward Road Baptist Church

I report on the accounts of the Trust for the year ended 31 December 2021, below.

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 charities act 2011 (the Charities act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

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 you as 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 provide 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:

- Which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with the Charities Act, and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and regulations, and
- Which are consistent with the methods and principles of the Statement of Recommended Practice Accounting and Reporting by Charities

have not been met; or

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

Signed: Peter Jordan

Date 1.2.2022

Relevant professional qualification or body: Cert Act Open (Open University)

Address: 33 Eastwood Road, Balsall Heath, Birmingham B12 9NA

**Receipts 2021 Edward
Road Baptist Church**

	<u>2020</u>			<u>2021</u>		
	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>	<u>Unrestricted funds</u>	<u>Designated funds</u>	<u>Restricted funds</u>
Offertory	47622			£ 49,646		
HMRC Gift Aid	9667			£ 9,143		
Interest received (see balance sheet)	475			£ 11		
Use of premises	4090			£ 2,673		
Coronavirus Job Retention Scheme	12283			£ 8,687		
gifts and legacies and other income						
pastoral care		300				
flowers						
fundraising (concert)						
worship						
local mission						
Tawe Kwon Do						
Sparklers						
Resurrection Baptist Church			1000			
Other Mission and donations						£ 51
Fabric - building fund					£ 400	
Youth including trips and events						
other committed income						
<u>year totals</u>	£74,137	£300	£1,000	£ 70,160	£ 400	£ 51
<u>Total receipts</u>	<u>£75,437</u>			£ 70,612		
current account income (with interest shown separately on balance sheet)	£74,962			£ 70,600		

Payments 2021 Edward Road Baptist Church

	2020			2021		
	Unrestricted funds	Designated funds	Restricted funds	Unrestricted funds	Designated funds	Restricted funds
Pastors Stipend AS including tax and NI	£19,453			£ 19,884		
Baptist Ministers Pension Fund AS	£4,725			£ 4,806		
Manse Allowance AS	£6,248			£ 6,279		
Council Tax and Water Rates Manse AS	£1,929			£ 2,018		
TOTAL Pr Samy & on costs	£32,355			£ 32,986		
Pay M Markwart	£24,185			£ 24,703		
Baptist Pension Scheme	£4,320			£ 4,410		
National Insurance and OSPP Rebate	-£2,736			-£ 3,762		
Baptist Ministers Pension Fund Deficiency Contribution	£2,724			£ 3,695		
	-£12			-£ 66		
Subscriptions	£287			£ 329		
Church Telephone and internet	£981			£ 730		
Copyright License	£154			£ 161		
Other finance expenditure including Paypal charges	£137			£ 58		
Leadership and other study Courses including safeguarding and travel	£210			£ 40		
Total Utility & Other	£1,769			£ 1,318		
Electricity	£654			£ 515		
Gas	£935			£ 587		
Water Rates, insurance, fire extinguishers	£3,834			£ 4,030		
Renovation and major projects	£0			£ 470	£ 400	
minor repairs and maintenance	£1,227			£ 383		
Total Fabric	£6,650			£ 5,984	£ 400	
TOTAL FINANCE & FABRIC	£69,267			£ 69,334	£ 400	
Office Supplies	£0			£ -		
TOTAL ADMIN	£0			£ -		
Worship Materials	£70			£ 68		
Moderator expenses honorarium				£ 525		
Visiting Speakers	£0			£ 150		
Fellowship and pastoral care	£0			£ 4		
discipleship	£0			£ 49		
Other Hospitality and housekeeping	£5			£ 33		
TOTAL WORSHIP	£75			£ 828		
Home Mission	£1,000			£ 1,000		
BMS	£1,000			£ 1,000		
Resurrection Baptist Church	£1,200		£1,000	£ 1,200		
Other charities and donations	£0		£0			

local mission	£0	£0	£	-		
TOTAL MISSION	£3,200	£1,000	£	3,200	£	51
Childrens and Youth various materials and resources	£0		£	28		
Course fees and training Youth Ministries inc CYM	£256		£	-		
TOTAL FAMILIES	£256		£	28		
Column totals	£72,798	£1,000	£	73,390	£	400
			£		£	51
<u>YEAR TOTALS</u>	£73,798		£	73,842		

Statement of Assets and Liabilities as of 31 December 2020

<u>Cash Funds</u>	December 31st 2020	December 31st 2021
<u>Cash funds at start of year</u>	£124,641	£ 126,281
 <u>Current Account</u>		
Opening balance for year	£10,714	£ 11,878
Net receipts (excludes interest, see below)	£74,962	£ 70,600
Net payments	£73,798	£ 73,842
Transferred to National Savings Account	£0	£ -
Withdrawn from National Savings Account	£0	£ -
Transferred to Santander Savings Account	£0	£ -
Withdrawn from Santander Savings Account	£0	£ -
balance at end of year	£11,878	£ 8,636
 <u>National Savings Account</u>		
Opening balance for year	£49,023	£ 49,376
Transferred to current account	£0	£ -
Transferred from current account to National Savings Account	£0	£ -
Interest	£353	£ 5
balance at end of year	£49,376	£ 49,381
 <u>Santander Savings Account</u>		
Opening balance for year	£64,904	£ 65,026
Transferred from Current Account	£0	£ -
Transferred to current account	£0	£ -
Interest	£122	£ 6
Balance at end of year	£65,026	£ 65,033
 <u>Total Cash Funds at year end</u>	 £126,281	 £ 123,050
<u>Other Monetary assets</u>	0	0
<u>Investment assets</u>	0	0
<u>Assets retained for Charity's own use</u>	0	0
<u>Value of Church premises (Insurance valuation)</u>	£ 4,365,688	£4,531,072
<u>Value of Pipe Organ (Insurance valuation)</u>	£ 286,902	£297,771
<u>Value of contents (insurance valuation)</u>	£ 96,011	£99,649

Liabilities

The Church has a liability to the shortfall in the Baptist Pension scheme quantified at 31 December 2021 at approximately £33400 . This is being met by a monthly Deficiency Contribution and is additional to the pension contributions paid by the Church. In 2021 this was £307.95 monthly, Please see the explanatory section "Pension Scheme Liabilities" for a fuller explanation of these liabilities.

Note: The Church building is held in Trust by Heart of England Baptist Association who hold the deeds to the Church premises.