

Annual Report and Accounts 2021

For Edward Road Baptist Church



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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:

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		
	<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	£19,453			£ 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		
	£28,505			£ 29,113		
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.