

Annual Report and Accounts 2022

For Edward Road Baptist Church



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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
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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

- (I) 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

	<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>
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

	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>
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		
	£29,113					
National Insurance and OSPP Rebate Baptist Ministers Pension Fund	-£3,762			-£2,590		
Deficiency Contribution	£3,695			£2,192		
	-£66					
	£329			£186		
Subscriptions Church Telephone and internet	£730			£763		
	£161			£169		
Copyright License Other finance expenditure	£58			£59		
Leadership and other study Courses including safeguarding and travel	£40			£45		
	£1,318					
Total Utility & Other	£515			£493		
Electricity	£587			£2,105		
Gas Water	£4,030			£4,393		
Rates,insurance, fire extinguishers	£470	£400		£301		£8,597
Renovation and major projects	£383			£480		
minor repairs and maintenance	£5,984	£400				
Total Fabric	£69,334	£400				
TOTAL FINANCE & FABRIC	£	£400				
	-					
Office Supplies	£			£64		
	-					
TOTAL ADMIN	£68			£252		
Worship Materials	£525			£3,200		
Moderator expenses	£150			£150		
honorarium	£4					£150
Visiting Speakers Fellowship and pastoral care	£49			£1,255		
discipleship	£33			£437		
Other Hospitality and housekeeping						

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

	£		adjusted from bank statement see notes
Opening balance for year	11,878	£13,393	
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.