

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
Offeratory	£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
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current account income	£50,812	£53,157
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(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
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Cash funds at start of year	£136,551	£135,200
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Current Account

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

National Savings Account

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

Santander Savings Account

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
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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

