

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	<u>£48,757</u>	<u>£0</u>	<u>£779</u>	<u>£54,766</u>	<u>£0</u>
YEAR TOTALS	<u>£49,535</u>			<u>£60,012</u>	

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

<u>Total Cash Funds at year end</u>	<u>£144,279</u>	<u>£132,523</u>
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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