

Here we are again: another year, another annual report and another AGM.

2024 has been another busy one!

**Worship** – we continue to gather on Sundays at 10.30 for our main time of worship together. We are blessed with a beautiful mix of people across generations, race, culture and outlook. It is so encouraging to see new people joining us and feeling that it is a welcoming, nourishing place to be. We have seen six people baptised as believers this year and had many blessed times together.

**Prayer Meetings** – The Monday Prayer Meeting continues to be a spiritual engine room for our church. We also have a fortnightly Women's Prayer Meeting on Zoom and Tuesday Prayers has continued its gentle ministry, providing a quiet space for prayer.

**Bible Study** – the weekly Wednesday afternoon Bible Study (plus lunch) has continued to flourish. Our weekly Young Adults Bible Study is thriving and indeed, growing. We also have other midweek Bible study groups. We have also had a number of people undertaking the Alpha course.

**Children and Young People** – we are blessed with so many amazing children and young people attending and participating in our worship. Our crèche and junior church are staffed by a committed and gifted team of volunteers

**Six Ways Mini Stars** – our stay and play toddler group has lots and lots of parents, carers and children. It is overflowing and amazing! Clearly, Diane, Yvonne and the team are doing a wonderful job!

**Girls' Brigade** – continues to flourish providing its distinctly Christian support, activity and learning. It has been great to have Girls' Brigade taking part in our all-age services on a regular basis.

**CAMEO** – our wonderful group for active retired people is thriving and helping its members to thrive. Big thanks to Gloria, Angela, Judith and Caroline for making things happen and moving things forward.

**ESOL** – our English language lessons provide not only a safe and accessible space in which newcomers can learn English, but a place for people seeking to establish themselves in the UK to find hospitality. Some weeks we have had more than 100 people attending. It is beautiful to see and is a testimony to the welcome and hard work of our team.

**Place of Welcome** – our Wednesday drop-in continues to offer informal support and social contact for lots of people in our church and the wider community.



**Safe Families** – we have a number of people in the church who volunteer with this Christian family support charity, another excellent example of being salt and light in the community. It has also been good to have Safe Families based with us. **CTE** – we remain at the heart of Churches Together in Erdington and it is pleasing to see the great spirit of collaboration that there is in this community, with more churches getting involved than ever before! We are currently working together on a new housing project.

At the close of 2024 we were a church comprised of 102 members. We have seen some of our members pass away. We have also said goodbye to some people who have moved away and moved on.

Our church carries on, as it has since 1878. And in order to continue and to move forward, we need to be together.

I am always struck by the description of the disciples on the day of Pentecost, the birthday of the church. Luke, the writer of Acts, says they were all together in one place. All together. We must be together and keep together; unity is so important. Jesus prays that we will be one (John 17:20–23):-

*“My prayer is not for them alone. I pray also for those who will believe in me through their message, that all of them may be one, Father, just as you are in me and I am in you. May they also be in us so that the world may believe that you have sent me. I have given them the glory that you gave me, that they may be one as we are one—I in them and you in me—so that they may be brought to complete unity. Then the world will know that you sent me and have loved them even as you have loved me.”*

And my prayer is that we will continue as one, to play our part in letting the world know that Jesus came from God the Father and that the Father loves us!

God bless.

Gerard

April 2025

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## SIX WAYS ERDINGTON BAPTIST CHURCH

Financial Statement for the year ended 31 December 2024

### GENERAL RECEIPTS & PAYMENT ACCOUNT

<i>Receipts</i>	<i>Note</i>	<i>2024</i>	<i>2023</i>
Weekly offerings	2	52,663.11	52,372.83
Donations and other income	2	27,121.65	14,898.60
Income tax recovered on gifts	3	7,168.42	7,334.65
Investment income	4	201.97	252.96
Rents & contributions -use of premises	5	51,960.40	24,484.42
Raised for other causes	6	1,064.40	3,469.57
<u>Sub Total</u>		<u>140,179.95</u>	<u>102,813.03</u>
Home Mission grant for Castle Vale BC	7	0.00	19,233.00
<u>TOTAL</u>		<u>140,179.95</u>	<u>122,046.03</u>
<i>Payments</i>			
Ministry	8	38,857.27	36,701.56
Mission	9	13,330.55	14,688.34
Upkeep of church premises	10	43,598.20	39,098.70
Administration	11	11,444.13	10,229.98
<u>Sub Total</u>		<u>107,230.15</u>	<u>100,698.58</u>
Castle Vale Baptist Church	12	0.00	20,830.20
<u>TOTAL</u>		<u>107,230.15</u>	<u>121,528.78</u>
<i>Surplus (deficit) for the year</i>		<i>32,949.80</i>	<i>517.25</i>
<i>Balance brought forward</i>		<i>50,754.69</i>	<i>50,237.45</i>
<i>Balance carried forward</i>		<i>83,704.49</i>	<i>50,754.70</i>

*I have examined these accounts and found them to be accurate*

*A M Boyle 28 March 2025*



## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

<b>Bank and other cash balances</b>		<b>83,704.49</b>
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### **REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:**

<b>General account</b>		<b>74,564.84</b>
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<b>Petty Cash</b>	<b>13</b>	<b>50.00</b>
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**Other Monetary Assets**

<b>Held for investment purposes</b>	<b>14</b>	<b>9,089.65</b>
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**or for Church's own use**

<b>Non- Monetary Assets</b>	<b>15</b>	
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### **LIABILITIES**

<b>Current</b>	<b>16</b>	<b>0.00</b>
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<b>Long-term loans</b>	<b>17</b>	<b>0.00</b>
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## NOTES TO THE ACCOUNTS

**1 Basis of accounts:** These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011.

2	Donations and other income	2024	2023		
a	Weekly offerings	52,663.11	52,372.83		
b	Donations – General	4,397.98	1,910.00		
c	Legacies	0.00	0.00		
d	Grants	17,887.19	8,561.25		
e	Magazine	445.10	405.80		
f	Church-based activities	4,166.16	4,021.55		
g	Refunds	225.22	0.00		
		79,784.76	67,271.43		
3	Income Tax recovered on gifts	2024	2023		
		7,168.42	7,334.65		
4	Investment income:	2024	2023		
Heart of England Baptist Association		201.97	252.96		
5	Lettings – use of premises	2024	2023		
		51,960.40	24,484.42		
6	Other causes				
	Special Collections	2024	2023		
		Raised	Given	Raised	Given
	Dementia UK	0.00		145.22	145.22
	Erdington Foodbank	0.00		1,069.00	1,069.00
	Christian Aid	125.09	125.09	1,043.70	1,043.70
	BMS World Mission	436.81	436.81	586.94	586.94
	Restore	0.00		379.71	379.71
	Safe Families	0.00		20.00	20.00
	Minister’s Birthday	0.00		225.00	225.00
	Urban Devotion	502.50	502.50	0.00	0.00
		1,064.40	1,046.40	3,469.57	3,469.57

**7 Home Mission Grant for Castle Vale Baptist Church**

	2024	2023
Baptist Union & HEBA	0.00	15,669.00
Donation	0.00	3,564.00
	0.00	19,233.00

**8 Ministry:**

	2024	2023
Minister's stipend	31,100.04	29,000.04
Pension contribution	3,871.20	3,613.44
Pension Fund Deficit	10.00	12.00
Pulpit supplies	0.00	100.00
Manse costs	3,876.03	3,976.08
	38,857.27	36,701.56

**9 Mission:**

	2024	2023
Given to other causes (per note 6)	1,064.40	3,469.57
Junior Church	65.90	216.48
Older People	548.85	0.00
BMS World Mission	4,399.92	3,999.96
Home Mission Fund	4,399.92	3,999.96
Northern Baptist College	350.00	350.00
Fellowship Fund	2,146.03	1,761.68
Ministry & Mission Literature	198.76	292.44
Conferences and Training	156.77	578.25
	13,330.55	14,668.34

**10 Upkeep of church premises:**

	2024	2023
Lighting and heating	16,118.77	9,642.74
Cleaning	5,332.00	5,418.36
Insurances	3,209.99	3,105.55
Repairs and maintenance	18,120.51	20,275.92
Water rates	816.93	656.13
	43,598.20	39,098.70



<b>11</b>	<b>Administration:</b>	<b>2024</b>	<b>2023</b>
	Printing and stationery	887.22	829.12
	Telephone, postage & broadband	1,345.41	1,034.38
	Church supplies	3,033.77	4,217.57
	Photocopier rental	867.36	867.36
	Subscriptions	2,328.26	2,413.62
	Refunds	579.18	867.93
	Car Park Business Rates	2,402.93	0.00
		<b>11,444.13</b>	<b>10,229.98</b>

<b>12</b>	<b>Castle Vale Baptist Church</b>	<b>2024</b>	<b>2023</b>
	Minister's Stipend & Housing Allowance	0.00	19,236.00
	Pension, Employer's Contribution	0.00	1,594.20
		<b>0.00</b>	<b>20,830.20</b>

<b>13</b>	<b>Petty Cash</b>	<b>2024</b>	<b>2023</b>
		50.00	50.00

<b>14</b>	<b>Other Monetary Assets</b>	<b>2024</b>	<b>2023</b>
	<b>(a) Held for investment purposes</b>		
	Heart of England Baptist Association	9,089.65	8,887.69

<b>15</b>	<b>Non-monetary assets:</b>	<b>2024</b>	<b>2023</b>
	<b>(a) Held for investment purposes (not applicable)</b>		

**(b) Held for the Church's own use:**

Church premises at 6 Wood End Road, Erdington, Birmingham B24 8AD

Buildings insured for	3,470.773	3,353,368
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Contents insured for	95,691	92,454
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Church manse at 6 Cherry Crescent, Erdington, Birmingham B24 8BW

Building insured for	321,646	241,381
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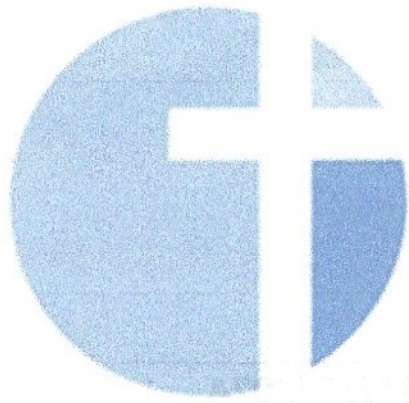
**16 Liabilities: Current (not applicable)**

**17 Liabilities: Long-term (not applicable)**

*The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2024 as approved by the deacons.*

Signed: *MS Taylor* (Treasurer)

(Date) *30/01/2025*



# **SIX WAYS ERDINGTON BAPTIST CHURCH**

## **2024 ACCOUNTS**



## 2024 ACCOUNTS OVERVIEW

	2023	2024
INCOME	122,046.03	140,179.95
EXPENDITURE	121,528.78	107,230.15
CREDIT BALANCE	517.25	32,949.80

## ACCOUNTS SUMMARY

ACCOUNT	01/01/2024	31/12/2024
Lloyds Bank Business	41,817.01	74,564.84
HEBA	8,887.68	9,089.65
Petty Cash	50.00	50.00
<b>TOTAL:</b>	<b>50,754.69</b>	<b>83,704.49</b>

## 2024 INCOME

DETAIL	AMOUNT	CC NOTE
Offerings	50,439.11	2a
Fellowship Fund	2,224.00	2a
General Donations	4,397.98	2b
Legacies	0.00	2c
Grants	17,887.19	2d
Magazine	445.10	2e
Church-based activities	4,166.16	2f
Refunds	225.22	2g
<b>SUB TOTAL</b>	<b>79,784.76</b>	
Income Tax on gifts	7,168.42	3
Investment Income	201.97	4
Lettings-use of premises	48,051.80	5
Car Parking	3,908.60	5
<b>Special Collections</b>		6
BMS Harvest	202.72	
BMS Boxes	234.09	
Christian Aid	125.09	
Urban Devotion	502.50	
<b>SUB TOTAL</b>	<b>1,064.40</b>	
Castle Vale Baptist	0.00	7
<b>TOTAL INCOME</b>	<b>140,179.95</b>	

## **Notes on 2024 Accounts**

### **INCOME:**

**Offerings:** (£50,439) was slightly less than predicted, but General Donations (£4,398) greatly exceeded the £1,000 expected, thanks to a £4,000 donation from a previous church member.

**Lettings:** (£48,052) This reflects the use of our premises by a range of community groups including Safe Families, Change Grow Live, Narcotics Anonymous, Refugee Action, Refugee Alliance, BEEAS, People for People and the Bulgarian Church. Sophie Fenn has taken responsibility for submitting invoices and encouraging payment.

**Fellowship Fund:** The money we received (£2,224) and the money paid out (£2,146) almost balanced. The quarterly collection from the Sunday offering, is paid directly into our Lloyds Bank Business Account. It is not in a separate account but is there to remind us that money is available to help church & congregation members who need financial assistance in extreme circumstances.

**Grants:** (£17,887) We have received £4,971 from Witton Lodge Community, £6,000 from Birmingham City Council, £5,000 from Birmingham International Airport and £1,916 from St Thomas Dole Charity.



# 2024 EXPENDITURE

DETAILS	AMOUNT	CC NOTE
<b>Ministry</b>		<b>8</b>
Minister's Stipend	31,100.04	
Pension Contribution	3,871.20	
Pension Fund Deficit	10.00	
Manse Costs	3,876.03	
<b>SUB TOTAL</b>	<b>38,857.27</b>	
<b>Mission</b>		<b>9</b>
Special Collections (6)	1,064.40	
Junior Church	65.90	
Older People	548.85	
BMS World Mission	4,399.92	
Heart of England BA	4,399.92	
Northern Baptist College	350.00	
Fellowship Fund	2,146.03	
Ministry & Mission Lit.	198.76	
Conferences & Training	156.77	
<b>SUB TOTAL</b>	<b>13,330.55</b>	
<b>Upkeep of Church Premises</b>		<b>10</b>
Lighting & Heating	16,118.77	
Cleaning	5,332.00	
Insurances	3,209.99	
Repairs & Maintenance	18,120.51	
Water Rates	816.93	
<b>SUB TOTAL</b>	<b>43,598.20</b>	

<b>Administration</b>		<b>11</b>
Printing & Stationery	887.22	
Postage, Phone, Broadband	1,345.41	
Church Supplies	3,033.77	
Photocopier Rental	867.36	
Subscriptions	2,328.26	
Refunds	579.18	
Car Park Business Rates	2,402.93	
<b>SUB TOTAL</b>	<b>11,444.13</b>	
<b>Castle Vale Baptist Church</b>	<b>0.00</b>	<b>12</b>
<b>TOTAL EXPENDITURE</b>	<b>107,230.15</b>	
<i>Surplus for the year</i>	<b>32,949.80</b>	
<i>Balance brought forward</i>	<b>50,754.69</b>	
<i>Balance carried forward</i>	<b>83,704.49</b>	
<b>STATEMENT OF ASSETS</b>		
<b>31 DECEMBER 2024</b>		
<b>Bank and cash balances</b>	<b>83,704.49</b>	
<b>General Account</b>	<b>74,564.84</b>	
<b>Petty Cash</b>	<b>50.00</b>	<b>13</b>
<b>HEBA- Investment purposes</b>	<b>9,089.65</b>	<b>14</b>
<b>Non-monetary assets</b>		<b>15</b>
<b>Church premises</b>		
Buildings insured for	<b>3,470.773</b>	
Contents insured for	<b>95,691</b>	
<b>Church Manse</b>		
Building insured for	<b>321,646</b>	



## Notes on 2024 Accounts

### EXPENDITURE:

#### Ministry: Minister's Stipend:

The trustees of the Baptist Union have set the Standard Stipend for 2025 at £29,575, an increase of 3.40%. In 2024 it was £28,600 and in 2023 it was £26,500. The Standard Stipend is the minimum a church should pay.

In 2023 and 2024 we agreed as a church to pay Gerard an extra £2,500 per year. The deacons recommended and the church meeting agreed that we continue to pay Gerard £2,500 above the Standard Stipend, i.e. £32,075.

**Pension Fund Deficit:** (£10) ended in October 2024.

**Special Collections:** (£1.064) BMS World Mission (Harvest) £203; BMS Boxes £234; Christian Aid £125 and Urban Devotion £502.

**Lighting and Heating:** (£16,119) Energy prices have soared in the last 2 years. We have a new contract with EON Next which started at the end of September so we are paying 6.50p/kwh cf. 11.00p/kwh before. This is a 2-year fixed contract which finishes on 26 September 2026.

Smartest Energy provides our electricity. Our contract ends on 31<sup>st</sup> August 2025. In October 2023 we were paying £124 per month. Now we are paying £738 per month.

**Cleaning:** The New Living Wage of £12.60 per hour was paid to Pauline Evans commencing January 2024. The deacons recommend that we continue to pay at this rate which is higher than the National Minimum Wage of £11.44 per hour which started in April 2024. It goes up to £12.21 per hour in April 2025.

Signed: *MS Taylor* (Treasurer)

Date: *30/01/2025*

*I have examined these accounts and found them to be an accurate record.*

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*AM Boyle 28 March 2025*