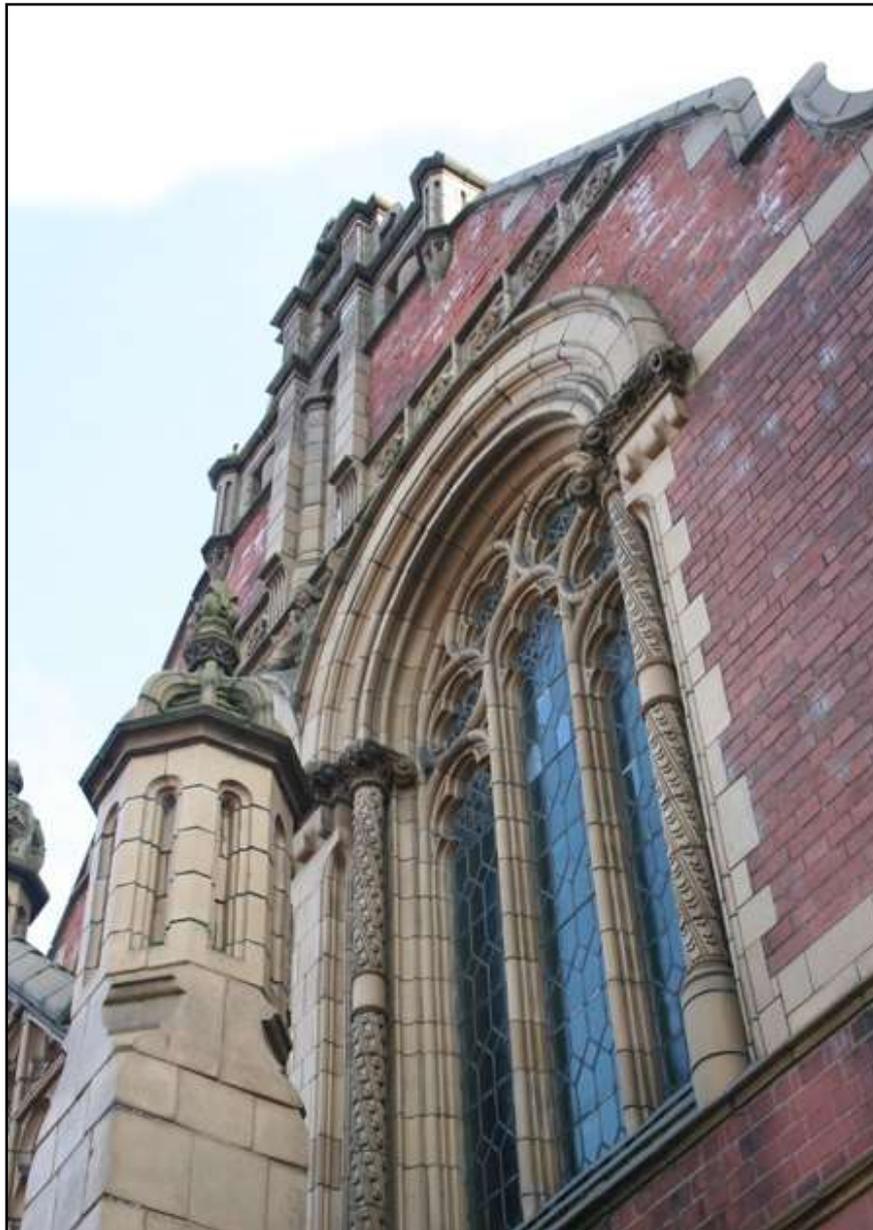


# Annual Report and Accounts 2019

For Edward Road Baptist Church



Treasurer – Dr. E Pennington  
12 Pool Meadow Close  
B13 9YP  
0121 777 5232

*Charity Registration Number: 1140072*

Senior Pastor – Rev A Samy  
160 Pershore Road  
B5 7NY  
0121 249 3198

Acting Secretary – M Peart  
154 Pershore Rd  
B5 7NY  
07818048546

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# Annual Report and Accounts 2019

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

Acting Secretary    Mr Mike Peart

Treasurer            Dr Eric Pennington

Deacons              Mrs Thelma Balfour  
                              Mr Samson Park  
                              Mrs Katrina Matthews Boulton  
                              Mr Mike Peart  
                              Miss Betty Milton  
                              Dr Eric Pennington  
                              Dr Sheila Pennington

Mr Ian Levett, and Mrs Peggy Gouthwaite served as a Charity Trustees in the financial year in question.

## 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

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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 2019

7<sup>th</sup> April 2019 Church Quarterly Meeting – Mr Ian Levett and Mrs Peggy Gouthwaite stepped down from their roles as Elder and Elder/Church Secretary respectively.

4<sup>th</sup> August 2019 Church Quarterly Meeting – Church voted on and accepted a resolution to dissolve the Eldership and go to a Deaconate model which had been developed in consultation with representatives from the Heart of England Baptist Association over the course of 2019. It was further agreed the three remaining trustees (Mike Peart, Betty Milton and Eric Pennington) would become Deacons alongside 4 new Deacons to be elected at the next quarterly meeting. Mike Peart was elected as acting Church Secretary. Mike Peart, Eric Pennington and Betty Milton are all to have their tenure reviewed at the next AGM due in 2020.

10<sup>th</sup> October 2019 Church Quarterly Meeting – Church voted in Mrs Thelma Balfour, Mr Samson Park, Mrs Katrina Matthews Boulton and Dr Sheila Pennington as the new Deacons.

#### Post Year End Note:

It was not possible to hold the full AGM in April 2020 due to Covid-19 outbreak and resulting restrictions. The annual report was debated, voted and approved by the required majority using smartphone and PC teleconferencing, and telephone conversations with those not able to use electronic media. Election and re-election of Treasurer, Secretary and Deacons will take place at the first opportunity to hold a Quarterly Members Meeting which will fulfil the outstanding functions of the delayed AGM.

### 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

The Church is an active member of the “Churches Together in Balsall Heath” ecumenical partnership.

For over 20 years the Church has maintained strong 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. Most of the Jericho Centre activities continue to run within the church premises and a number of church members sit on its board. This link provides valuable support to sustain the charity's work in these times of financial difficulty.

## 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
  - At least weekly worship services
  - Baptism classes and baptism
  - Weekly prayer & discipleship meetings church-wide including young adult and teenage discipleship groups
  - Funerals
- Mission and Social action
  - Parent and toddler group - Sparklers
  - Tae Kwon Do Classes
  - Men's Drop In
  - Outlet for and support of the local Food Bank
  - Community Carolling
  - Community Christmas toys

- Placements for trainee missionaries
- Twice monthly services in two care homes
- Families Ministry
  - Numerous community youth clubs
  - Parenting class run
  - Youth training programmes
  - Youth Leadership Training & Mentoring
  - Trips & Youth Residential Weekends
  - Youth discipleship group
  - Sunday Schools
  - Sunday School teacher's training day
  - Children's holiday club
  - Weekly Children's after School Club
  - Light Party
- Church Fellowship activities
  - Church Christmas meal
  - Bring-and-share lunches
- Fabric repairs and maintenance,
  - Door, lead-glass & lime mortar repairs
  - Church spring clean

### 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

This year has been a year committed to discovering our identity, our purpose and our unique usefulness to our community. We were most encouraged that as we met and sought God together, we became increasingly convinced of the need for our church to continue to faithfully serve our local community in Balsall Heath as well as our church membership. We saw that as fewer churches remained active in Balsall Heath, there was a growing need for us to help our community to grow in their faith in God, their interdependence on one another and in their commitment to reach out to our neighbourhood with the message of "faith, hope and love".

To respond to the changes within the church membership as well as the local community, we embarked on a year-long restructuring program to ensure that our leadership is better suited to our diminished size, is able to effectively manage our volunteers and is broadly representative of our current demographic. We were most grateful to our regional Minister, Neil Le Tissier and the team at the Heart of England Baptist Association as they helped us walk this journey.

All this was done while continuing to invest in the day-to-day ministry of the church, delivering excellent children's work and families ministry under the leadership of Mariane Markwart and Housegroups under the leadership of Mike and Grace Peart. House groups remained the central focus

of our ministry this year. We have continued to build intentional relationships that provide both pastoral support for all those who attend a mid-week group as well as providing a forum for teaching and discipleship. We are encouraged by the number of people who continue to attend midweek groups and who have grown in their commitment as a result.

Once again, we have much to thank God for and end the year optimistically seeking God's guidance for the way ahead.

Rev. Alex Samy

### Families Ministry

The children, families, and youth ministries have seen a number of changes during 2019. In various ways the volunteers for ministry have reduced, yet God continues to work wonders in our midst. Sian Doyle started her third and last year placement in ERBC as part of her studies as a children's worker (professional practice) with CYM. Samson decided to make some changes in his focus in ministry resulting in Taekwondo classes stopping after the summer.

Junior church has seen some changes over the last 12 months. With 5 children passing to the youth group, the younger Sunday school became quite a small group. In contrast the youth group grew considerably in numbers. At the same time, we lost some volunteers but 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! At the start of summer, we went out to the Martineau gardens. The children and mums enjoyed so much that have of the group decided to stay longer.

Bridge kid's club had ups and downs with the attendance over the year, which made us wonder if it should continue. After an evaluation and changes in the structure of the club, it started again in September and had a good response from the children. The attendance and enthusiasm grew and also the volunteers for this ministry.



The community drop-in for teenagers "Jericho" continues to be popular, but the range of the attendees is younger. The leader team has been faithful all over the year despite the attendance has had ups and downs. They were some special activities done with the group, ice skating, special dinners, games challenges, parties, circus skills workshop, water games at the park between other things.

Half terms proved to be busy too! In the half term of February, we had a special party in the church hall with a bouncy castle.

The Holiday Bridge club theme this year was “Happy Families”. We have 64 kids registered and 24 volunteers, including someone from BCM. The response was positive from both the children and their families. Was a pleasure to work with the kids and volunteers.

For the “Light Party” 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 100 people attending the event: praise God!

For the teenagers also we had 2 church “sleepovers” during the half term

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.

M. Markwart

### 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.

In 2019 the church made improvements to the larger upstairs room. The internal sash windows of that room, were renovated including replacement of ordinary and broken glass with safety glass and rebalancing of the weights with new cords. Heating was provided by installing hot water radiators.

In part of the church there was missing and damaged internal rendering, consequent upon past water ingress. The damage was repaired using lime rendering and decorated using porous paint. The main areas of repair were the crèche, the room adjacent to the crèche and the wall above the porch.

The annual gas inspection and service were carried out. Some of the lighting was changed to LED bulbs and tubes.

Two volunteer days were held in spring and autumn allowing 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 a Church, we continue to see God at work in all aspects of our Church life. We see our older members continue their steadfast walk with the Lord and continue being the real prayer warriors of the Church. We see our young people growing in spirit and maturity and we look forward to the fruit which they will produce in future years. Our 30 pluses continue juggling family, work and life whilst being real ambassadors for God. Nevertheless, Edward Road remains a very busy Church, actively involved in a growing assortment of church outreach community activities.

Below is some informational data:

Current Membership	= 44
Associate Members	= 15
Junior Members	= 1
New Members	= 3
Members resigned / removed	= 4
Deaths	= 1
Members moved to Associate list	= 3
Baptisms	= 2
Infants Presented	= 0
Average Sunday Morning Attendance	= 50
Children (Under 11)	= 9
Young People (11 to 18)	= 9
Young Adults (18 to 30)	= 6
Other Adults (30 to 65)	= 15
Seniors (Over 65)	= 11

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.

We would like to give special thanks to our minister, Rev A Samy and his family who give of themselves so generously to the church and the community.

Admin Team

## Finance Ministry Team – Treasurer's Report

### **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 2019 (by £13877). This deficit on the year was drawn from reserves. This amount of deficit was less than the amount of surplus added to the reserves in 2018. The Church held £113927 in its savings accounts on 31 December 2019. A total of £656 interest was earned in 2019 on the 2 savings accounts. The Trustees, in line with Baptist Union guidance, feel 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.

A significant reduction in receipts occurred in 2019, caused primarily by some members moving away from the Church and the resultant reduction in Church membership. It is noted that expenditure was also reduced compared to 2018, by £9230.

Significant steps have been taken to reduce expenditure further in 2020 in order to ensure the future viability of the Church. Pastor Samy has reduced his time commitment, and correspondingly his stipend, to 80% of the standard Home Mission stipend. Giving to other mission organisations has been very much reduced. Certain members have already reviewed and increased their giving to the Church. It is possible that this will still result in a deficit in 2020, funded from savings, but this should be much less than in 2019.

### **Plans for Future Periods**

The principal focus this year has again been on ministry, human resources and outreach. Essential maintenance of the Grade 2 listed building will continue in 2020. There are no specific projects planned regarding renovation of the Church building in 2020. It is anticipated that in 2020, with prudent management, income will closely match expenditure, our aim being to balance the budget. With reduction in membership in 2019 and consequent reduction in giving, there may be some further need to draw on savings reserves in 2020.

Our Baptist Minister Reverend Alex Samy is a paid as a Minister and is also a Trustee. He is called to lead the Church in preaching and worship, pastoral care, mission and all other aspects of Church life.

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 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 off 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.

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### **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 2020.

It is anticipated that £2000 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 Lane Clark and Peacock LLP. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) 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. Members of the Basic Section of BPS pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS, or through the BUSPS. The main benefits were:

- In the BPS, 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; and
- In the BUSPS, a pension of one seventieth of a member’s average salary over the last three years of pensionable service.

The BPS, previously known as the Baptist Ministers' Pension Fund, started in 1925, and the BUSPS started in 1969. Both schemes were closed to future accrual of defined benefits on 31 December 2011.

The estimated employer debt as at 31 December 2019 to the Baptist Pension scheme for Edward Road Baptist Church is as follows:

Liability relating to your organisation (insurance valuation) (A)	£194000
Liability relating to all employers (insurance valuation) (B)	£274 000 000
Total scheme deficit (C)	£51 000 000
Cessation expenses (D)	£4 500
Estimated employer debt	£40 600

Estimated employer debt is calculated as  $A/B \times C + D$  as above.

The estimated employer debt has reduced from £57 500 on 31 December 2018 to the present figure of £40 600. The overall risk to the Church from this debt has substantially reduced due to payment, by the Baptist Union of Great Britain, on behalf of Edward Road Baptist Church, to the Baptist Pensions agency of £20 300. This is in respect of a previous Cessation Debt (a period of time when the Church had no employees paying into the Baptist Pension scheme). This aspect of the debt has now been paid off.

### **EXAMINER'S UNQUALIFIED REPORT**

Independent examiner's report to the trustees of Edward Road Baptist Church.  
I report on the accounts of the Charity for the year ended 31 December 2019, 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 Charities Act;

- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities 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 present 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:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Peter Jordan

Relevant professional qualification or body: Cert Act Open (Open University)

Address: 33 Eastwood Road, Balsall Heath, Birmingham B12 9NA

Date: 16/2/2020

Name: Mrs B Officer

Relevant professional qualification or body:

Address: 50 Newport Road, Balsall Heath, Birmingham B12 8QD

Date: 2/3/2020

<b>Receipts 2019 Edward Road Baptist Church</b>						
	<b>2018</b>			<b>2019</b>		
	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>
Offertory	£ 74,744			£ 51,010		
HMRC Gift Aid	£ 21,185			£ 14,115		
Interest received (see balance sheet)	£ 591			£ 656		
Use of premises	£ 6,591			£ 5,754		
gifts and legacies and other income	£ 113					
pastoral care					£ 244	
flowers		£ 70				
fundraising (concert)						
worship						
local mission		£ 245				
Taw e Kw on Do						
Sparklers		£ 71				
Resurrection Baptist Church			£ 3,600			£ 800
Other Mission and donations			£ 281			£ 786
Fabric - building fund		£ 3,000				
Youth including trips and events		£ 1,220				
other committed income						
<b>year totals</b>	<b>£ 103,224</b>	<b>£ 4,606</b>	<b>£ 3,881</b>	<b>£ 71,535</b>	<b>£ 244</b>	<b>£ 1,586</b>
<b>Total receipts</b>	<b>£ 111,711</b>			<b>£ 73,365</b>		
current account income ( with interest shown separately on balance sheet)	£ 111,120			£ 72,709		

**Payments 2019 Edward Road Baptist Church**

	<b>2018</b>			<b>2019</b>		
	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>
Pastors Stipend AS	£17,396			17798		
Tax and NI A Samy	£5,040			5337		
Baptist Ministers Pension Fund AS	£5,175			5327		
Manse Allowance AS	£6,000			6144		
Council Tax and Water Rates Manse AS	£1,760			1878		
<b>TOTAL Pr Samy &amp; on costs</b>	<b>£35,371</b>			<b>£36,484</b>		
Pay M Markwart	£17,494			17944		
Tax and NI M Markwart	£5,422			5683		
Baptist Pension Scheme	£4,095			4221		
	<b>£27,011</b>			<b>£27,848</b>		
National Insurance and OSPP Rebate	-£3,782			-3035		
Baptist Ministers Pension Fund Deficiency Contribution	£3,452			3983		
	<b>-£330</b>			<b>£948</b>		
Subscriptions	£337			310		
Church Telephone and internet	£1,101			359		
Copyright License	£494			312		
Other finance expenditure	£123			131		
Ministers and others study Courses including safeguarding and travel	£0			160		
<b>Total Utility &amp; Other</b>	<b>£2,055</b>			<b>£1,272</b>		
Electricity	£1,219			884		
Gas	£1,471			1832		
Water Rates, insurance, fire extinguishers	£3,698			3765		
Renovation and major projects	£4,415	£3,000		1522		
minor repairs and maintenance	£2,559	-	-	865		
<b>Total Fabric</b>	<b>£13,362</b>	<b>£3,000</b>		<b>£8,868</b>		
<b>TOTAL FINANCE &amp; FABRIC</b>	<b>£77,469</b>			<b>£75,420</b>		
Flowers	£0			0		
Office Supplies	£0			123		
<b>TOTAL ADMIN</b>	<b>£0</b>			<b>£123</b>		
Worship Materials	£982			64		
Visiting Speakers	£350			250		
Fellowship				84		244
discipleship	£236			238		

Other Hospitality and housekeeping	£196			352		
<b>TOTAL WORSHIP</b>	<b>£1,764</b>			<b>£988</b>	<b>244</b>	
Home Mission	£2,000			2000		
BMS	£2,000			2000		
Urban Expression	£360					210
Resurrection Baptist Church	£1,200		£3,600	1200		£800
Birmingham City Mission	£600		£92	600		
Teach Beyond	£600			600		
Other charities and donations			£189			576
local mission		£104		250		
<b>TOTAL MISSION</b>	<b>£6,760</b>	<b>£104</b>	<b>£3,881</b>	<b>£6,650</b>	<b>£0</b>	<b>£1,586</b>
Sparklers		£27			37	
Childrens and Youth various materials and resources	£758	£1,220		704		
Course fees and training						
Youth Ministries inc CYM	£1,500			1500		
<b>TOTAL FAMILIES</b>	<b>£2,258</b>	<b>£1,247</b>		<b>£2,204</b>	<b>£37</b>	
 Column totals	 £88,251	 £4,351	 £3,881	 £85,385	 £281	 £1,586
 <b><u>YEAR TOTALS</u></b>	 <b>£96,482</b>			 <b>£87,252</b>		

**Statement of Assets and Liabilities as of 31 December 2019**

<b><u>Cash Funds</u></b>	December 31st 2019	
<b><u>Cash funds at start of year</u></b>	£	138,829
<b><u>Current Account</u></b>		
Opening balance for year	£	10,557
Net receipts (excludes interest, see below)	£	72,709
Net payments	£	87,252
Transferred to National Savings Account	£	-
Withdrawn from National Savings Account		
Transferred to Santander Savings Account		
Withdrawn from Santander Savings Account	£	15,000
<b>balance at end of year</b>	£	<b>11,014</b>
<b><u>National Savings Account</u></b>		
Opening balance for year	£	48,634
Transferred to current account	£	-
Transferred from current account to Nat Savings Account	£	-
Interest	£	389
<b>balance at end of year</b>	£	<b>49,023</b>
<b><u>Santander Savings Account</u></b>		
Opening balance for year	£	79,637
Transferred from Current Account		
Transferred to current account	£	15,000
Interest	£	267
<b>Balance at end of year</b>	£	<b>64,904</b>
<b><u>Total Cash Funds at year end</u></b>	£	<b>124,941</b>
<b><u>Other Monetary assets</u></b>		nil
<b><u>Investment assets</u></b>		nil
<b><u>Assets retained for Charity's own use</u></b>		
<b><u>Value of Church premises</u></b>		
<b><u>(Insurance valuation)</u></b>	(includes pipe organ)	<b>£4,318,203</b>
<b><u>Value of Pipe Organ</u></b>		
<b><u>(Insurance valuation)</u></b>		<b>£ 283,783</b>
<b><u>Value of contents (insurance valuation)</u></b>		<b>£ 94,967</b>

### **Liabilities**

The Church has a liability to the shortfall in the Baptist Pension scheme quantified at 31 December 2019 at approximately £40,600 . This is being met by a monthly Deficiency Contribution and is additional to the pension contributions paid by the Church. In 2019 this was £296.08 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.