

BETHEL BAPTIST CHURCH

England & Wales · Charity number 1132093

Details

Status Registered

Legal form Previously excepted

Registered 2009-10-13

Register [View on the Charity Commission register](#)

Contact

Address Bethel Baptist Church
Penlline Road
Cardiff
CF14 2AA

Phone 02920522113

Email office@bethelcardiff.org.uk

Website www.bethelcardiff.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: BESIDES THE USUAL CHURCH SERVICES, WE PROVIDE A LOT OF ACTIVITIES FOR THE BENEFIT OF THE LOCAL COMMUNITY. WE PROVIDE CLUBS FOR PARENTS AND TODDLERS, CHILDREN, YOUTH, OLDER PEOPLE, ALL OF WHICH ARE OPEN TO EVERYONE. WE ALSO ALLOW OUR BUILDINGS TO BE USED BY VARIOUS COMMUNITY GROUPS AND FAMILIES FOR VARIOUS ACTIVITIES THAT HELP AND SUPPORT OTHERS.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£142,816	£152,165	-	-
2023-12-31	£132,344	£123,765	-	-
2022-12-31	£119,162	£121,576	-	-
2021-12-31	£121,576	£124,515	-	-
2020-12-31	£117,340	£126,289	-	-

Trustees

Name	Role	Appointed
Rev JONATHAN PAUL VAUGHAN-DAVIES BTH	Chair	
Alison Jane Mack		2025-09-24
Andrew Gibbs		2023-09-27
Anne Downs		2024-10-01
Catherine Anne Stroemer		2021-09-13
Christopher Plummer		2024-10-01
Dr Stephen Pettit		2024-10-03
Paul Rock		2023-09-27
Robert Vernon		2024-10-01
Rosemary Ann Roberts		2021-09-13

BETHEL BAPTIST CHURCH

England & Wales - Charity number 1132093

Accounts

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BETHEL BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Bethel Baptist Church Penlline Road Cardiff CF14 2AA
GOVERNING DOCUMENT	Constitution adopted in 2009
CHARITY REGISTRATION NUMBER	1132093
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Jonathan Vaughan-Davies Anne Downs (appointed October 2024) Daniel Farewell Andrew Gibbs Richard Hodges Richard Lawson (resigned March 2024) Stuart Oldrey (resigned March 2024, re-appointed October 2024) Stephen Pettit (appointed October 2024) Timothy Pickles (resigned October 2024) Christopher Plummer (appointed October 2024) Rosemary Roberts Paul Rock Catherine Stroemer Juraj Uhrincat (resigned October 2024) Luther Vaughan (resigned July 2025) Robert Vernon (appointed October 2024)
CUSTODIAN TRUSTEES	Baptist Union of Great Britain
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Bethel Baptist Church, Whitchurch, Cardiff

Report of the Trustees for the year ended 31st December 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2024.

Objectives of the charity

Bethel Baptist Church, Whitchurch, Cardiff is a charity, governed by a constitution and constituted as a Trust.

We would emphasise that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people properly taught and cared for, who by loving and serving Jesus Christ, were committed to love and care for each other and to bring a blessing to the area in which they lived.

Bethel Baptist Church, its trustees and members are committed to the restoration of these New Testament principles. We are not alone in this; Bethel is one of many Churches in the local area, the country and across the world that are passionate about people knowing Jesus Christ and are excited about making this happen. The vision is to see the people of Cardiff, and specifically those within the Church's local area, come into this experience of knowing Jesus as their Lord, Saviour and friend.

Bethel seeks to engage with and support the fellowship and community in several different ways. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination
- b) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As part of our commitment and vision Bethel undertakes a wide range of activities which both seek to meet the spiritual needs of both the members, and those that choose to worship with us, support the social life of members and friends, and undertake a range of activities which reach out to our local community through practical activities which are underpinned by faith and love for those in need of help. In planning these activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Summary of the charity's main activities and achievements

Teaching and discipleship

Sunday Services are a key element of church life. They provide an opportunity for God's people to meet together to worship, pray and study God's word together. These services are open to all who wish to attend. We are not a closed community and seek to engage with anyone who wishes to explore and engage with the Christian faith.

Often, the service will follow a broad pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection. However, a rigid prescribed format is not followed; there is room for flexibility and the leading of the Holy Spirit; every service is therefore different even though they may follow the same pattern. Services are participatory and include contributions from people within the church; this will include, although not exclusively, Bible readings, drama, testimonies, prayers, artwork, teaching, leading worship, and music. Children and young people are included within the service either at the beginning before moving to separate

activities appropriate to their age, or at the end of the service when they return to the main service. Once a month our 'All together' services provide an opportunity for the entire church family to worship together.

Sunday services are live-streamed on Bethel's YouTube channel, to ensure that as wide a group of people as possible are blessed by them. Those who are unable to attend in person due to ill health, family and work commitments, a dislike of social situations, or other reasons are able to attend online, for livestream at 10.30 a.m. Remote participation in services is also possible as song lyrics are shown on the screen so that viewers at home can sing along, worshipping God as part of our community. The services are also then available at any time either later in the week or in perpetuity to be viewed at a convenient time. Safeguarding principles are followed, particularly in relation to avoiding children being seen 'on camera' during the services, unless with parental awareness and consent.

Sunday services are followed by the provision of refreshments where attendees can meet together in a social context either in the church sanctuary or the church hall. For those attending online the service ends with an active encouragement for those at home to make a drink and phone someone to have a chat, as a way of building fellowship and community for those who are not present in the church.

Jon, as Minister, writes a regular blog as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

Small Groups (of about 10 people) meet in each other's homes every week to support and look after each other. This is done through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. For those who either cannot (age, commitments which might restrict the ability to attend a physical group, distance etc.) or who do not want to meet in person, an online group is available. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Midweek service

Once a month, the midweek service offers the opportunity to meet together during the day for praise and worship. It is open to all and is particularly attended by those who do not wish to go out to small groups in the evenings.

Coffee mornings

Also, once a month, a fortnight after the midweek service, the coffee morning provides a warm and welcoming environment for the over 60s to meet and socialise over tea and coffee. Many people in this age group experience loneliness and isolation, and these events provide a place for companionship and connection.

Crafty Chatters

This group meets once a month to socialise while undertaking craft projects. It is open to all who enjoy creating, and each person brings whatever project they are working on to the meeting.

Pastoral support

A team of people undertake visits to those who cannot attend services and meetings in person. They spend time chatting, taking communion together, and offering practical help. All on the team are members at Bethel and have been DBS checked.

Bethel seeks to care for everyone it encounters, in both practical and spiritual ways. One very practical way is the short-term support which is offered to all in our fellowship. A team of volunteers provides all manner of practical help, including making meals, shopping, gardening, DIY, dog walking, help with transport and baby-sitting. This may be when someone is experiencing a time of difficulty, when they are ill, when celebrating the birth of a baby, or when moving to a new house. Many have said how blessed they have been by this support and what an excellent witness it is to be able to tell friends that they have received such love in action.

Social events

Occasional church lunches were held during the year for people to enjoy being together as a church family. These are usually based around a 'bring and share' approach with church members providing the dessert.

Mission

Children's and Young People's work

During the service on a Sunday, age relevant activities are provided for children and youth.

Bethel Tots is available to the youngest members (from birth to starting Reception) in an enclosed safe space. A variety of play equipment is provided.

Bethel Kids (school years Reception to year 5) learn through reading the Bible, discussing and acting bible stories, and participating in crafting activities. At the end of the morning service, they return to the main congregation and often share what they have learnt.

Bethel Teens is for school years 5 to 9. The aim is to build relationships and explore faith. This group meets on a Sunday during the morning service, and on a Tuesday evening.

Bethel Youth is for older secondary school children and sixth formers. It builds on the relationships formed at younger levels and looks to deepen faith and support young people as they become adults.

Throughout the year, in addition to the regular weekly groups, a variety of small projects are provided to support the different age groups in various ways.

- School visits - Tim, the Children and Youth worker, leads assemblies in primary schools and supports the Christian Unions in secondary schools. This work is highly valued and explains God's word to a large number of children across Whitchurch.
- In the summer, children aged 11+ had the opportunity to attend *Spree*, a Christian youth camp held at Carmarthen show ground. The weekend is made up of a mixture of Bible teaching and recreational activities and was enjoyed by all who took part. The young people were able to worship and learn with others their own age, as well as building friendships and having lots of fun.
- Families of school aged children were invited to help in telling the Nativity Story, for one of our Christmas services. This was achieved through a service of carols and mini dramas, using a different approach to bring to life the well-known story.
- Jon and Tim (minister and youth leader) undertook two community 2-man shows to present the Christian story to school children from the local area. The first in, May 2024, was *The Greatest Show*, explaining the basis of Christianity. The second was *Jack and the Beanstalk* presenting the Christmas story. Over the course of each week nearly 1000 children came to the church to watch. The shows were imaginative, entertaining, and presented God's message of salvation. In addition to the schools presentations during the day, a weekend evening performance was given for the community, allowing people to bring friends and family to the shows.

Free Food Market

With the increasing cost of living, the free food market provides basic necessities to local people. Whitchurch is, largely, an affluent area, but hidden poverty is increasing, and it can be hard to ask for help when people assume you do not need it. The Free Food Market runs once a month on a Saturday and gives away a mixture of items. Some are collected from supermarkets the previous evening which would otherwise be thrown away as they have reached their use-by date; others are longer-life items donated by people in the church community. Food forms a greater part of the items available, but toiletries and sanitary products are also provided. Through the year, the number of people regularly attending grew and very little is left at the end of the morning. Relationships have been built with many of the regular attendees.

The Free Food market is supported by donations from church members, mainly in the form of financial funds. The leaders of the group are able to use these funds to purchase additional items as appropriate. If funds are provided specifically for the Free Food Market such funds will be ring-fenced for its use only.

A church member ran a short Pilates course whereby the attendees fees were used to provide additional financial support. Additionally, canned produce, which was first used as Pilates weights during the class, was then donated to the Free Food Market.

5k run facility

As in previous years, a 5k run took place in Whitchurch. Bethel provided a bag-drop, refreshment stop and toilet facility for members of the community to use. Whilst this was not a direct mission activity, it served the people of Whitchurch and built positive links.

Community Nativity

A community nativity presentation took place in Bethel's sanctuary. Originally scheduled to take place outdoors in Whitchurch library park, bad weather forced the change of venue.

Christmas Carol service

A 'Celtic carols' by candlelight service also provided an outreach opportunity to the wider local community.

Warm Space

As part of Bethel's community outreach and recognising the need for those facing difficulties in staying warm, either because they could not heat their homes due to cost concerns, or because they had accommodation difficulties, an evening 'warm space' was made available once a week during the winter months. People could come to the main church hall where a warm space, and warm drinks were available.

The Church has left the building

On two Sundays during the year members and attendees are encouraged to engage in a range of activities to support the community. These take place when the Sunday morning service is usually scheduled. Activities include litter picking, singing at a local Care Home, and Prayer walking.

Financial Summary

Financial review

During the year income was £142,800, and expenditure was £152,200.

At the 31st December 2024 the funds available were:

Current account - approximately £5,000

Short term savings – approximately £20,000

Reserve Account – approximately £57,000

It is recognised by the Trustees that Bethel cannot continue to run deficit budgets in the long term. This requires action to try and increase income through a variety of means; e.g. giving, hires and lets, and reduce expenditure; e.g. improved energy usage, salaried staff being replaced by church members undertaking voluntary work. The latter occurred in the last quarter of 2024 when the church cleaner stepped down and was replaced by church members fulfilling the role.

In order to consider Bethel's financial position, the Trustees moved to appoint a Budget Deficit Working Group to consider the issues and determine the appropriate action. The group will meet regularly during 2025, and report back at the end of 2025.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 1.5 months of ministerial and staff salaries) so that the charity can continue to operate should income and / or expenditure vary adversely.

In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. Funds remain in excess of the specified amount, as maintenance work at the church and manse that was due to take place in 2024 is now scheduled for 2025.

At the year end, the charity held unrestricted cash of £80,400.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders and Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet bi-monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Connection Groups- Belong, Believe, Befriend, Serving and Governance) overseeing each area. These teams have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the Connection Group, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The Connection Groups meet bi-monthly, alternating with Trustees meetings. Minutes of these meetings are circulated to the Trustees so they are aware of decisions made.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

S J Pettit

[S J Pettit \(Oct 6, 2025 09:54:30 GMT+1\)](#)

Stephen Pettit (Treasurer)

Oct 6, 2025
Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2024 on pages 9 to 12 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young

J. Young (Oct 6, 2025 05:56:46 GMT+1)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 6, 2025

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations	5	94,741	-	2,689	97,431	91,369
Gift aid receipts		17,817	-	-	17,817	20,176
Other grants		-	-	-	-	700
Legacies		2,000	-	-	2,000	500
Income from letting of facilities		13,816	-	-	13,816	8,075
Charitable activities		7,647	-	-	7,647	7,115
Interest		3,314	-	-	3,314	3,174
EDF refunds		681	-	-	681	1,031
Other		110	-	-	110	204
<i>Total receipts</i>		<u>140,127</u>	<u>-</u>	<u>2,689</u>	<u>142,816</u>	<u>132,346</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	133,469	-	3,354	136,824	114,398
Grants paid in relation to charitable activities undertaken by others	3	15,341	-	-	15,341	9,368
<i>Total payments</i>		<u>148,811</u>	<u>-</u>	<u>3,354</u>	<u>152,165</u>	<u>123,765</u>
Net of receipts / (payments) before		(8,684)	-	(665)	(9,349)	8,580
Transfers between funds	5	199	(240)	41	-	-
<i>Net movement in funds</i>		<u>(8,485)</u>	<u>(240)</u>	<u>(624)</u>	<u>(9,349)</u>	<u>8,580</u>
Cash funds as at last year end		29,670	59,444	2,612	91,727	83,147
<i>Cash funds at this year end</i>	A	<u>21,185</u>	<u>59,205</u>	<u>1,988</u>	<u>82,378</u>	<u>91,727</u>

The notes on pages 11 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

Notes	<u>Unrestricted Funds</u>			2024	2023
	General funds	Designated funds	Restricted funds		
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	21,129	1,901	1,988	25,018	17,279
Notice deposits	-	57,258	-	57,258	74,087
Bank and cash held by church groups	56	46	-	103	361
	<u>21,185</u>	<u>59,205</u>	<u>1,988</u>	<u>82,378</u>	<u>91,727</u>
B Other monetary assets					
Gift aid due to charity	3,654	-	-	3,654	1,569
	<u>3,654</u>	<u>-</u>	<u>-</u>	<u>3,654</u>	<u>1,569</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,338	-	-	1,338	1,290
	<u>1,338</u>	<u>-</u>	<u>-</u>	<u>1,338</u>	<u>1,290</u>

D Assets retained for charity's own use

	Value 2024 £
<i>Freehold buildings:</i>	
Church and hall	
22 Pendwyallt Road	
Fixtures, fittings and equipment	180,492
	<u>180,492</u>

Current values have not been quoted for properties because reliable valuations are not available (disclosure is not mandatory).

The trustees have used insurance values for fixtures, fittings and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

S J Pettit

S J Pettit (Oct 6, 2025 09:54:30 GMT+1)

Stephen Pettit (Treasurer)

Oct 6, 2025

Date: _____

The notes on pages 11 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	2024	2023
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Salaries, pension and expenses	Note 4	83,522	-	-	83,522	76,521
Local mission and outreach		568	-	1,290	1,858	959
Youth and children's work		3,027	-	-	3,027	2,994
Church events and ministries		4,304	-	-	4,304	3,069
Computers & website		1,423	-	-	1,423	630
Governance costs		1,278	-	-	1,278	1,230
<i>Property costs (church and manse):</i>	<i>Note 4</i>					
Repairs, maintenance and equipment		16,729	-	2,065	18,794	6,400
Utilities and council tax		12,315	-	-	12,315	12,537
Insurance		4,789	-	-	4,789	4,202
Training and resources		387	-	-	387	232
Printing, stationery, other office costs		2,059	-	-	2,059	2,063
Telephone		1,703	-	-	1,703	1,325
Fees and subscriptions		816	-	-	816	1,433
Miscellaneous costs		549	-	-	549	801
		<u>133,469</u>	<u>-</u>	<u>3,354</u>	<u>136,824</u>	<u>114,398</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

South Wales Baptist Association	7,352	-	-	7,352	4,684
BMS World Mission	<u>7,990</u>	<u>-</u>	<u>-</u>	<u>7,990</u>	<u>4,684</u>
	<u>15,341</u>	<u>-</u>	<u>-</u>	<u>15,341</u>	<u>9,368</u>

4 Transactions with related parties

Jonathan Vaughan-Davies served as a church leader and was paid £38,083 [2023: £33,632] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and include employer pension contributions.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

The spouse of Robert Vernon, trustee from October 2024, served as a support worker and was paid £13,706 [2023: n/a] for serving in that capacity; these payments are permitted by the charity's governing document and include employer pension contributions.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	29,670	140,127	(148,811)	199	21,185
Designated funds					
Contingency reserve	55,000	-	-	-	55,000
Chatterbox	240	-	-	(240)	-
Bzone	48	-	-	-	48
Lunch Club	4,157	-	-	-	4,157
	<u>59,444</u>	<u>-</u>	<u>-</u>	<u>(240)</u>	<u>59,205</u>
Restricted funds					
Church equipment/lighting project	2,023	-	(2,065)	41	-
Mission	-	20	-	-	20
Free Food Market	589	2,669	(1,290)	-	1,968
	<u>2,612</u>	<u>2,689</u>	<u>(3,354)</u>	<u>41</u>	<u>1,988</u>
Total funds	<u>91,727</u>	<u>142,816</u>	<u>(152,165)</u>	<u>-</u>	<u>82,378</u>

The church equipment fund relates to a donation partly used for church equipment with the remaining balance to be put towards the church lighting project with consent from the donor. A grant of £700 has been added to the lighting project this year.

The Free Food Market is where we open the church once a month to provide a range of food and hygiene products to those in need in our community.

6 The Baptist Pension Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. 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 Broadstone Corporate Benefits Ltd. 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 Scheme members if 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 Limited.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

BETHEL BAPTIST CHURCH

England & Wales - Charity number 1132093

Accounts

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BETHEL BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	Bethel Baptist Church Penlline Road Cardiff CF14 2AA
GOVERNING DOCUMENT	Constitution adopted in 2009
CHARITY REGISTRATION NUMBER	1132093
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Jonathan Vaughan-Davies Daniel Farewell Andrew Gibbs (appointed September 2023) Richard Hodges Richard Lawson (resigned March 2024) Stuart Oldrey (resigned March 2024) Timothy Pickles (Treasurer) Rosemary Roberts Paul Rock (appointed September 2023) Alun Streeter (resigned September 2022) Catherine Stroemer Luther Vaughan (appointed September 2023) Stephen Vaughan (resigned September 2023) Juraj Uhrincat
CUSTODIAN TRUSTEES	Baptist Union of Great Britain
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BETHEL BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2023.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a Trust. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination
- b) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people properly taught and cared for who, by loving and serving Jesus Christ, were committed to love and care for each other and to bring a blessing to the area in which they lived. Bethel Baptist Church, its trustees and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of Cardiff and specifically those within the Church's local area come into this experience of knowing Jesus as their Lord, Saviour and friend. Bethel seeks to engage with and support the fellowship and community in several different ways. Some of the main ones of the year are highlighted below.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Teaching and discipleship

Sunday Services form a key element of church life. They provide an opportunity for God's people to meet together to worship, pray and study God's word together. Often, the service follows a pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection, but there is room for flexibility and the leading of the Spirit, so not every week is alike. Services frequently include contributions from many people within the church, in terms of Bible readings, drama, testimonies, prayers, artwork, and leading music.

Sunday services are live-streamed, to ensure that as wide a group of people as possible are blessed by them. Those who are unable to attend in person due to ill health, family and work commitments, a dislike of social situations, or any number of reasons are able to attend online,

either for livestream at 10.30am and 6.00pm, or at any time later in the week. Lyrics to the songs are shown on the screen so that viewers at home can sing along, worshipping God as part of a community. Each service still ends with an active encouragement for those at home to make a drink and phone someone to have a chat, as a way of building fellowship and community for those who are not present in the church.

Jon, as Minister, writes a regular blog as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

Small Groups (of about 10 people) meet in each other's homes every week to support and look after each other. This is done through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Midweek service

Once a month, the midweek service offers the opportunity to meet together during the day for praise and worship. It is open to all and is particularly attended by those who do not wish to go out to small groups in the evenings.

Coffee mornings

Also, once a month, a fortnight after the midweek service, the coffee morning provides a warm and welcoming environment to over 60s to gather and chat over tea and coffee. Many people in this age group experience loneliness and isolation, and these events provide a place for companionship and connection.

Crafty Chatters

This group meets twice a month to socialise over craft projects. It is open to all who enjoy creating and each person brings whatever project they are working on.

Pastoral support

A team of people undertake visits to those who cannot attend services and meetings in person. They spend time chatting, taking communion together, and offering practical help. All on the team are members at Bethel and have been DBS checked.

Bethel seeks to care for everyone it encounters, in both practical and spiritual ways. One very practical way is the short-term support which is offered to all in our fellowship. A team of volunteers provides all manner of practical help, including making meals, shopping, gardening, DIY, dog walking, help with transport and baby-sitting. This may be when someone is experiencing a time of difficulty, when they are ill, when celebrating the birth of a baby, or when moving to a new house. Many have said how blessed they have been by this support and what an excellent witness it is to be able to tell friends that they have received such love in action.

Social events

Two lunches were held during the year for people to enjoy being together as a church family, and a Quiz and Chip night was held in aid of Tearfund.

Mission

Children's and Young People's work

During the service on a Sunday, the youngest members (from birth to starting Reception) play and have Bible stories in **Bethel Tots**. **Bethel Kids** (school years Reception – year 5) learn through reading the Bible, singing and doing activities together. It is a joy at the end of the morning when they come through to the main service and share what they have learnt.

Aiming to build relationships and explore faith, **Bethel Teens** meets on a Sunday during the morning service and on a Tuesday evening. This group is for school years 5 – 9.

Bethel Youth and is for older secondary school children and sixth formers. It builds on the relationships formed at younger levels and looks to deepen faith and support young people as they become adults.

Throughout the year, a variety of small projects sought to support different ages in different ways, in addition to the regular weekly groups.

- School visits - Tim, the Children and Youth worker, led assemblies in primary schools and supported the Christian Unions in secondary schools. It was great to spread God's word to so many children across Whitchurch.
- In the summer, children aged 11+ had the opportunity to attend *Spree*, a Christian youth camp held at Carmarthen show ground. The weekend is made up of a mixture of Bible teaching and recreational activities and was very much enjoyed by all who took part. The young people were able to worship and learn with others their own age, as well as building friendships and having lots of fun.
- Families of school aged children were invited to help in telling the Nativity Story, for one of our Christmas services. Each family were given a section of the story and asked to present it however they would like. Some read from scripture in both English and Welsh; some read and shared their thoughts; others used songs and drama to tell their part. It was great to include both adults and children and the different approach brought life to the well-known story.
- At Easter and Christmas, Jon and Tim (minister and youth leader) created a 2-man show to present the amazing messages of these stories to the schools in the area. Over the course of a week, more than 600 children came to the church to watch *An Easter Carol* (at Easter) and *Back to Narnia* (at Christmas). Taking their inspiration from popular stories – *A Christmas Carol* and *The Lion, the Witch and the Wardrobe* – these shows were imaginative, entertaining, and full of God's message of salvation. In addition to the schools coming in during the day, an evening performance was given for the community. It was great to see people bringing along friends and family to this event.
- At Christmas, all children and youth connected with the church, including students at university, were given an Advent Calendar that came with a booklet of the Christmas Story. It was reported that many families were blessed by this.

Free food market

With the cost of living, the free food market provides basic necessities to local people. Whitchurch is, largely, an affluent area, but hidden poverty is increasing, and it can be hard to ask for help when people assume you do not need it. The Free Food Market runs once a month on a Saturday and gives away a mixture of items. Some are collected from supermarkets the previous evening and would otherwise be thrown away as they have reached their use-by date; others are longer-life items donated by people in the church community. Food forms a greater part of the items available, but toiletries and sanitary products are also provided. As we headed into the winter, donations were gathered to buy blankets to hand out as well. Through the year, the number of people regularly attending grew. A queue now forms up to an hour before the market opens, and very little is left at the end of the morning. Relationships have been built with many of the regular attendees and the hope is to invite them to special events.

5k run facility

As in previous years, a 5k run took place through Whitchurch. Bethel was asked to be a bag-drop, refreshment stop and toilet facility for members of the community to use. Whilst this was not direct mission, it served the people of Whitchurch and built positive links.

Whitchurch Festival

Through this event, we engaged with the community and served them by providing free water and litter picking, hand massages and craft.

Outdoor Christmas Carol service

Following the success of the outdoor carol service in previous years, we repeated this event in 2023, with the service being held outside in the lane that runs alongside the church. The congregation stood in the lane, but the musicians and speakers stood on the raised entrance of the church that is on the corner of the main road. This meant it was easily visible to people passing by. A good number came and joined in and stayed for hot drinks and mince pies afterwards, despite the cold weather.

Summary

Financial review

During the year income increased by £13,180 to £132,350, and expenditure decreased by £18,360 to £123,760. Currently the cash held by the Church is £91,730, of which £89,110 is unrestricted and can be used for any purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 4 months of ministerial salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. At the year end, the charity held unrestricted cash of £89,110. Funds remain in excess of the specified amount, as maintenance work at the church and manse that was due to take place in 2023 is now scheduled for 2024.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders & Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Mission and Ministry Teams – MMTs) overseeing each area. These teams have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the MMT, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The MMTs usually meet once every two months. Minutes of these MMT meetings are circulated to the Trustees so they are aware of decisions made.

Responsibilities of trustees

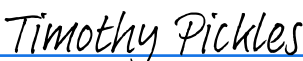
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:


Timothy Pickles (Oct 11, 2024 09:51 GMT+1)

Timothy Pickles

Date: Oct 11, 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2023 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young
J. Young (Oct 21, 2024 09:09 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 21, 2024

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
		General Funds	Designated Funds			
Notes		£	£	£	£	£
Income receipts						
		90,297	-	1,072	91,369	90,399
		20,176	-	-	20,176	18,635
		-	-	700	700	-
		500	-	-	500	-
		8,075	-	-	8,075	6,726
		7,115	-	-	7,115	2,658
		3,174	-	-	3,174	692
		1,031	-	-	1,031	-
		204	-	-	204	52
Total receipts		130,574	-	1,772	132,346	119,162
Payments						
Payments in relation to charitable activities undertaken directly	2	113,795	-	603	114,398	121,410
Grants paid in relation to charitable activities undertaken by others	3	9,368	-	-	9,368	20,714
Total payments		123,162	-	603	123,765	142,125
Net of receipts / (payments) before transfers		7,411	-	1,169	8,580	(22,963)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		7,411	-	1,169	8,580	(22,963)
Cash funds as at last year end		22,259	59,444	1,443	83,147	106,110
Cash funds at this year end	A	29,670	59,444	2,612	91,727	83,147

The notes on pages 10-11 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	<u>Unrestricted Funds</u>		Restricted funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	17,279	-	-	17,279	11,542
Notice deposits	12,317	59,158	2,612	74,087	70,977
Bank and cash held by church groups	74	286	-	361	628
	<u>29,670</u>	<u>59,444</u>	<u>2,612</u>	<u>91,727</u>	<u>83,147</u>
B Other monetary assets					
Gift aid due to charity	1,569	-	-	1,569	1,712
	<u>1,569</u>	<u>-</u>	<u>-</u>	<u>1,569</u>	<u>1,712</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	1,290	-	-	1,290	1,260
	<u>1,290</u>	<u>-</u>	<u>-</u>	<u>1,290</u>	<u>1,260</u>
D Assets retained for charity's own use				Value 2023	Value 2022
				£	£
<i>Freehold buildings:</i>					
<i>Church and hall</i>					
<i>22 Pendwyallt Road</i>					
Fixtures, fittings and equipment				180,492	151,449
				<u>180,492</u>	<u>151,449</u>

Current values have not been quoted for properties because reliable valuations are not available (disclosure is not mandatory).

The trustees have used insurance values for fixtures, fittings and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Timothy Pickles date Oct 11, 2024
Timothy Pickles (Oct 11, 2024 09:51 GMT+1)
Timothy Pickles

The notes on pages 10-11 form part of these accounts.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Salaries, pension and expenses	Note 4	76,521	-	-	76,521	74,664
Local mission and outreach		356	-	603	959	1,781
Youth and children's work		2,994	-	-	2,994	4,246
Church events and ministries		1,400	-	-	1,400	1,874
Worship		1,670	-	-	1,670	1,607
Computers & website		630	-	-	630	1,413
Governance costs		1,230	-	-	1,230	1,170
<i>Property costs (church and manse):</i>	<i>Note 4</i>					
Repairs, maintenance and equipment		6,400	-	-	6,400	13,959
Utilities and council tax		12,537	-	-	12,537	11,426
Insurance		4,202	-	-	4,202	4,278
Training and resources		232	-	-	232	33
Printing, stationery, other office costs		2,063	-	-	2,063	1,793
Telephone		1,325	-	-	1,325	1,443
Fees and subscriptions		1,433	-	-	1,433	1,232
Miscellaneous costs		801	-	-	801	492
		<u>113,795</u>	<u>-</u>	<u>603</u>	<u>114,398</u>	<u>121,410</u>

3 Grants and gifts paid to others

Organisations:						
South Wales Baptist Association		4,684	-	-	4,684	7,553
BMS World Mission		4,684	-	-	4,684	7,553
Message Wales		-	-	-	-	125
Palowice KWCH, Poland		-	-	-	-	5,000
Individuals		-	-	-	-	483
		<u>9,368</u>	<u>-</u>	<u>-</u>	<u>9,368</u>	<u>20,714</u>

4 Transactions with related parties

Jonathan Vaughan-Davies served as a church leader and was paid £31,237 [2022: £29,312] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	22,259	130,574	(123,162)	-	29,670
Designated funds					
Contingency reserve	55,000	-	-	-	55,000
Chatterbox	240	-	-	-	240
Bzone	48	-	-	-	48
Lunch Club	4,157	-	-	-	4,157
	<u>81,703</u>	<u>130,574</u>	<u>(123,162)</u>	<u>-</u>	<u>89,115</u>
Restricted funds					
Church equipment/lighting project	1,323	700	-	-	2,023
Free Food Market	120	1,072	(603)	-	589
	<u>1,443</u>	<u>1,772</u>	<u>(603)</u>	<u>-</u>	<u>2,612</u>
Total funds	<u>83,147</u>	<u>132,346</u>	<u>(123,765)</u>	<u>-</u>	<u>91,727</u>

The church equipment fund relates to a donation partly used for church equipment with the remaining balance to be put towards the church lighting project with consent from the donor. A grant of £700 has been added to the lighting project this year.

The Free Food Market is where we open the church once a month to provide a range of food and hygiene products to those in need in our community.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

Accounts

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BETHEL BAPTIST CHURCH
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FOR THE YEAR ENDED 31 DECEMBER 2022

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BETHEL BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2022

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Teaching and discipleship

Sunday Services form a key element of church life. They provide an opportunity for God's people to meet together to worship, pray and study God's word together. Often, the service follows a pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection, but there is room for flexibility and the leading of the spirit, so not every week is alike. Services frequently include contributions from many people within the church, in terms of Bible readings, drama, testimonies, prayers, artwork, and leading music.

During the Covid restrictions of 2020-21, we discovered many benefits to online services and the number of people being reached and blessed was wider than ever before. Those who – before lockdown – were unable to attend in person due to ill health, family and work

commitments, a dislike of social situations, or any number of reasons had been able to attend online, either for livestream at 10.30am and 6.00pm, or at any time later in the week. For this reason, streaming services has become a standard part of Bethel's Sunday. Lyrics to the songs are shown on the screen so that viewers at home can sing along, worshipping God as part of a community. Each service still ends with an active encouragement for those at home to make a drink and phone someone to have a chat, as a way of building fellowship and community for those who are not present in the church.

Jon, as Minister, has continued writing a blog as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

Small Groups (of about 10 people) meet in each other's homes every week to support and look after each other. This is done through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Coffee afternoon

Following the closure of the Lunchclub in 2021, there was a gap in provision of companionship for those who are lonely or isolated. The coffee afternoon started up in October 2022, seeking to fill that gap. It provides a warm and welcoming environment once a month to over 60s to gather and chat over tea and coffee.

Crafty Chatters

This new group meets twice a month to socialise over craft projects. It is open to all who enjoy creating and each person brings whatever project they are working on.

Pastoral support

A team of people undertake visits to those who cannot attend services and meetings in person. They spend time chatting, taking communion together, and offering practical help. All on the team are members at Bethel and have been DBS checked.

Bethel seeks to care for everyone it encounters, in both practical and spiritual ways. One very practical way is the short-term support which is offered to all in our fellowship. A team of volunteers provides all manner of practical help, including making meals, shopping, gardening, DIY, dog walking, help with transport and baby-sitting. This may be when someone is experiencing a time of difficulty, when they are ill, when celebrating the birth of a baby, or when moving to a new house. Many have said how blessed they have been by this support and what an excellent witness it is to be able to tell friends that they have received such love in action.

Social events

A series of picnics in the park were enjoyed throughout the summer. People of all ages brought their own picnics and ate together. Many played games such as frisbee and football, or enjoyed time in the play area, while others sat and chatted.

Mission

Children's and Young People's work

During the service on a Sunday, the youngest members (from birth to starting Reception) play and have Bible stories in Bethel Tots. Bethel Kids (school years 1 – 5) learn through reading the Bible, singing and doing activities together. It is a joy at the end of the morning when they come through to the main service and share what they have learnt.

Aiming to build relationships and explore faith, **Bethel Teens** meets on a Sunday during the morning service and on a Tuesday evening. This group is for school years 5 – 9.

Bethel Youth and is for older secondary school children and sixth formers. It builds on the relationships formed at younger levels and looks to deepen faith and support young people as they become adults.

Throughout the year, a variety of small projects sought to support different ages in different ways, in addition to the regular weekly groups.

- School visits recommenced this year, for the first time since Covid restrictions came into place. Tim, the Children and Youth worker, led assemblies in primary schools and supported the Christian Unions in secondary schools. It was great to spread God's word to so many children across Whitchurch.
- In the summer, children aged 11+ had the opportunity to attend *Spree*, a Christian youth camp held at Carmarthen show ground. The weekend is made up of a mixture of Bible teaching and recreational activities, and was very much enjoyed by all who took part. The young people were able to worship and learn with others their own age, as well as building friendships and having lots of fun.
- All children were invited to take part in re-telling the Nativity story at Christmas. Each was asked how they would like to participate. Some played instruments, some sang, some read part of the Christmas story, some prayed, some created artwork to be displayed. This fresh approach worked very well. The children explored and connected differently with the story through being able to choose how they represented it.
- Saltmine, the Christian theatre company, brought their production of Rapunzel to the church in December. Hundreds of school children came to afternoon performances, and many from the community came to an evening performance, to see the story told by three talented actors. At the heart of it was the message that we are all created in God's image and have great worth to Him.
- At Christmas, all children and youth connected with the church (including students at university) were given an Advent Calendar that came with a booklet of the Christmas Story. It was reported that many families were blessed by this.

Free food market

With the cost of living rising, a need was seen in providing basic necessities to local people. Whitchurch is, largely, an affluent area, but hidden poverty is increasing and it can be hard to ask for help when people assume you do not need it. Starting in June 2022, the Free Food Market runs once a month on a Saturday and gives away a mixture of items. Some are collected from supermarkets the previous evening and would otherwise be thrown away as they have reached their use-by date; others are longer-life items donated by people in the church community. Food forms a greater part of the items available, but toiletries and sanitary products are also provided. As we headed into the winter, donations were gathered to buy blankets to hand out as well. Through the year, the number of people regularly attending grew. A queue

now forms up to an hour before the market opens, and very little is left at the end of the morning. Relationships have been built with many of the regular attendees and the hope is to invite them to special events.

Support for a church in Poland

The war in Ukraine has had a far-reaching impact. Bethel already had links with a church in Palowice, Poland, and when the war started this church took humanitarian supplies in to help those affected. Sadly, their van was damaged in an explosion and their work had to stop. They appealed for funds to replace the van so they could continue their work; Bethel contributed £5000, and a new van was purchased.

5k run facility

As in previous years a 5k run took place through Whitchurch. Bethel was asked to be a bag-drop, refreshment stop and toilet facility for members of the community to use. Whilst this was not direct mission, it served the people of Whitchurch and built positive links.

Whitchurch Festival

Through this event, we engaged with the community and served them by providing free water and litter picking.

Outdoor Christmas Carol service

Following the success of the outdoor carol service in 2021, we repeated this event in 2022, with the service being held outside in the lane that runs alongside the church. The congregation stood in the lane, but the musicians and speakers stood on the raised entrance of the church that is on the corner of the main road. This meant it was easily visible to people passing by. A good number came and joined in and stayed for hot drinks and mince pies afterwards, despite the cold weather.

Summary

Financial review

During the year income decreased by £2,400, to £119,200, and expenditure increased by £17,600, to £142,100 compared to 2021. Currently the total funds held by the Church is £83,100 (of which £81,700 was unrestricted), which is a decrease of £23,000 from 2021.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 4 months of ministerial salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. At the year end, the charity held unrestricted cash of £81,700.

Excess funds are held above the set reserve amount because although expenditure on maintenance work in 2022 increased, this was not scheduled work, for example work to remove trees at the Manse. This has meant that the planned work has been delayed to 2023. Priority in 2023 will be to look at Manse electrics and to begin an assessment of replacing the lighting in the church.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders & Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance, or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Mission and Ministry Teams – MMTs) overseeing each area. These teams will have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the MMT, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The MMTs usually meet once every two months. Minutes of these MMT meetings are circulated to the Trustees so they are aware of decision made.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Timothy Pickles

Date: 01 October 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2022 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 16 October 2023

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		87,929	-	2,470	90,399	98,507
Gift aid receipts		18,573	-	63	18,635	20,604
Legacies		-	-	-	-	1,000
Income from letting of facilities		6,726	-	-	6,726	1,310
Charitable activities		2,658	-	-	2,658	-
Interest		692	-	-	692	11
Other		52	-	-	52	145
Total receipts		116,629	-	2,533	119,162	121,576
Payments						
Payments in relation to charitable activities undertaken directly	2	121,410	-	-	121,410	108,040
Grants paid in relation to charitable activities undertaken by others	3	15,714	-	5,000	20,714	16,474
Total payments		137,125	-	5,000	142,125	124,515
Net of receipts / (payments) before transfers		(20,495)	-	(2,468)	(22,963)	(2,938)
Transfers between funds	5	(2,588)	-	2,588	-	-
Net movement in funds		(23,083)	-	120	(22,963)	(2,938)
Cash funds as at last year end		45,342	59,444	1,323	106,110	109,048
Cash funds at this year end	A	22,259	59,444	1,443	83,147	106,110

The notes on pages 10-11 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

		<u>Unrestricted Funds</u>		Restricted funds	Total 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
A	Cash funds					
	Cash at bank with immediate access	10,098	-	1,443	11,542	31,374
	Notice deposits	11,819	59,158	-	70,977	70,291
	Bank and cash held by church groups	341	286	-	628	4,444
		<u>22,259</u>	<u>59,444</u>	<u>1,443</u>	<u>83,147</u>	<u>106,110</u>
B	Other monetary assets					
	Gift aid due to charity	1,712	-	-	1,712	1,734
		<u>1,712</u>	<u>-</u>	<u>-</u>	<u>1,712</u>	<u>1,734</u>
C	Liabilities					
	Falling due within one year:					
	Baptist Union pension deficit	Note 6	-	-	-	2,198
	Fee for Independent Examination		1,260	-	1,260	1,440
			<u>1,260</u>	<u>-</u>	<u>1,260</u>	<u>3,638</u>
D	Assets retained for charity's own use				Value 2022	Value 2021
					£	£
	Freehold buildings:					
	Church and hall					
	22 Pendwyallt Road					
	Fixtures, fittings and equipment				151,449	143,009
					<u>151,449</u>	<u>143,009</u>

The trustees have used insurance values for fixtures, fittings and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

Current values have not been quoted for properties because reliable valuations are not available (disclosure is not mandatory).

The accounts were approved by the trustees and signed on their behalf

by Timothy Pickles date 01 October 2023

The notes on pages 10-11 form part of these accounts.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Salaries, pension and expenses	Note 4	74,664	-	-	74,664	74,746
Local mission and outreach		1,781	-	-	1,781	674
Youth and children's work		4,246	-	-	4,246	1,952
Church events and ministries		1,874	-	-	1,874	846
Worship		1,607	-	-	1,607	3,001
Computers & website		1,413	-	-	1,413	988
Governance costs		1,170	-	-	1,170	1,440
Property costs (church and manse):	Note 4					
Repairs, maintenance and equipment		13,959	-	-	13,959	6,608
Utilities and council tax		11,426	-	-	11,426	8,259
Insurance		4,278	-	-	4,278	4,055
Training and resources		33	-	-	33	235
Printing, stationery, other office costs		1,793	-	-	1,793	1,384
Telephone		1,443	-	-	1,443	1,397
Fees and subscriptions		1,232	-	-	1,232	2,213
Miscellaneous costs		492	-	-	492	242
		<u>121,410</u>	<u>-</u>	<u>-</u>	<u>121,410</u>	<u>108,040</u>

3 Grants and gifts paid to others

Organisations:						
South Wales Baptist Association		7,553	-	-	7,553	7,297
BMS World Mission		7,553	-	-	7,553	7,297
Message Wales		125	-	-	125	1,500
Palowice KWCH, Poland		-	-	5,000	5,000	-
Organisations < £1,000		-	-	-	-	160
Individuals		483	-	-	483	220
		<u>15,714</u>	<u>-</u>	<u>5,000</u>	<u>20,714</u>	<u>16,474</u>

4 Transactions with related parties

Jonathan Vaughan-Davies served as a church leader and was paid £29,312 [2021: £29,037] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	45,342	116,629	(137,125)	(2,588)	22,259
Designated funds					
Contingency reserve	55,000	-	-	-	55,000
Chatterbox	240	-	-	-	240
Bzone	48	-	-	-	48
Lunch Club	4,157	-	-	-	4,157
	<u>104,786</u>	<u>116,629</u>	<u>(137,125)</u>	<u>(2,588)</u>	<u>81,703</u>
Restricted funds					
Church equipment/lighting project	1,323	-	-	-	1,323
Free Food Market	-	120	-	-	120
Polish Church / Ukraine appeal	-	2,413	(5,000)	2,588	-
	<u>1,323</u>	<u>2,533</u>	<u>(5,000)</u>	<u>2,588</u>	<u>1,443</u>
Total funds	<u>106,110</u>	<u>119,162</u>	<u>(142,125)</u>	<u>-</u>	<u>83,147</u>

The church equipment fund relates to a donation partly used for church equipment with the remaining balance to be put towards the church lighting project with consent from the donor.

The Free Food Market is where we open the church once a month to provide a range of food and hygiene products to those in need in our community.

The Ukraine appeal was to raise funds to assist Palowice Church in Poland to replace a van which was sadly destroyed in Ukraine whilst carrying humanitarian aid to Ukraine.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

BETHEL BAPTIST CHURCH

England & Wales - Charity number 1132093

Accounts

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BETHEL BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Bethel Baptist Church Penlline Road Cardiff CF14 2AA
GOVERNING DOCUMENT	Constitution adopted in 2009
CHARITY REGISTRATION NUMBER	1132093
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Jonathan Vaughan-Davies Stephen Burton (resigned May 2021) Ruth Evans Richard Hodges Richard Lawson (appointed September 2021) Melanie Lewis (resigned September 2021) Stephen Parker (resigned December 2021) Timothy Pickles (Treasurer) Rosemary Roberts (appointed September 2021) Susan Rock Alun Streeter Catherine Stroemer (appointed September 2021) Stephen Vaughan Ken Williams (resigned January 2022) Juraj Uhrincat
CUSTODIAN TRUSTEES	Baptist Union of Great Britain
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BETHEL BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2021.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a Trust. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination
- b) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people properly taught and cared for who, by loving and serving Jesus Christ, were committed to love and care for each other and to bring a blessing to the area in which they lived. Bethel Baptist Church, its trustees and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of Cardiff and specifically those within the Church's local area come into this experience of knowing Jesus as their Lord, Saviour and friend. Alongside holding Sunday services and a Sunday school each week, Bethel seeks to engage with and support the fellowship and community in several different ways. Some of the main ones of the year are highlighted below.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Impact of Covid-19

In 2021 Covid-19 continued to affect the everyday operation of Bethel. With further lockdowns and fluctuating rules, we served the community via online platforms where needed and in person where possible. When permission was given to return to face-to-face meetings, much consideration was given on the best way to do this and how to fulfil the requirements that would ensure everyone's safety. As part of this, the church invested in hand sanitiser, face masks and individual communion kits.

The trustees met online via Zoom for part of the year, moving to face-to-face meetings when this became an option. Members' meetings also took place on Zoom on a regular basis – to keep members informed, to give members an opportunity to share opinions,

and to make decisions regarding the running of the church. The AGM took place in person in September 2021.

The Whitchurch Centre was quiet for much of 2020 but began to be opened up again for hire in 2021. In April, Cerebral Palsy Cymru requested use of the building while their new facilities were being built. Although the Centre was not in regular use at that point, having a single user who would have continuity was felt to be safe, and a good way to serve our local community. Later in the year, regular groups were welcomed back to using the hall.

Teaching and discipleship

Sunday services continued online for much of the year. Services included contributions from many people within the church, in terms of Bible readings, drama, testimonies, prayers, artwork, and leading music. Sung worship was filmed by individuals at home and brought together using software, to create a virtual music group. With the addition of lyrics under the images, viewers at home could sing along, worshipping God as part of a community.

Services continued to follow the usual pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection. Each service ended with an active encouragement to make a drink and phone someone to have a chat, as a way of building fellowship and community at time when many people felt isolated.

In the summer, in-person services started again, with strict measures in place to ensure safety. A booking system was used to limit numbers so that seats could be spread out for social distancing. Hand sanitiser was placed at entrances and people were encouraged to use it when arriving and leaving. Personal communion kits were purchased to eliminate the need for preparing the bread and wine, thereby reducing the risk of contamination. Socialising inside the church was actively discouraged, as was congregating outside the building after the service. As time passed and restrictions were lifted, these measures were relaxed and church life began to feel much more 'normal'.

September saw the return of children's work on a Sunday morning, as age 5 -11s resumed their groups. It was great to see them again. Creche (age 0 – 5) began back in November and by Christmas we were looking forward to the return of the teenagers.

We had discovered many benefits to online services and the number of people being reached and blessed was wider than ever before. Those who – before lockdown – were unable to attend in person due to ill health, family and work commitments, a dislike of social situations, or any number of reasons had been able to attend online, either for livestream at 10.30am and 6.00pm, or at any time later in the week. For this reason, it was decided to continue streaming services even when the majority of people were back in the building.

Jon, as Minister, continued writing a blog as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

Until Spring 2020, Small Groups (of about 10 people) met in each other's homes every week to support and look after each other. This was done through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. With the advent of Covid, groups moved online. Instead of all groups following a set Bible Study, each decided what was most important for its members. In 2021, this autonomy continued, with each group choosing when to start meeting face-to-face and where they were most comfortable meeting. Some met outside in gardens or parks, some met in the church where there was space to socially distance, some returned to meeting in homes, and some continued a virtual element by having an in-person meeting with a Zoom link for any who wished to join from home. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Pastoral support

A team of people usually undertake visits to those who cannot attend services and meetings in person. During the pandemic, this team continued to support people through phone calls, video chats and sending letters/cards, ensuring that no one was left without a friend, at a time when it was easy to feel isolated. This continued into 2021, as lockdowns and restrictions continued throughout much of the year. Because it is often the most vulnerable who are supported in this way, caution was taken about returning to visiting in person. This reduced the risk of infection to those who would be most affected by testing positive.

Lunch Club

Lunch Club ran weekly until March 2020 when, like all other church activities, it stopped due to Covid-19. The club usually met every week and was open to anyone over the age of 60. It was an opportunity for older people to enjoy time together and it provided much-needed companionship to many who are lonely. Some of its members were "shielding" through the pandemic and had very limited contact with other people, even family and close friends, so it was important for Lunch Club to continue providing as much support as possible. The leaders kept in regular contact with all its members who wished to do so. This form of fellowship was very much appreciated by members and their families. Where there was no reply to phone calls, a card was written and posted so that members knew they were not forgotten.

This is another group with many people who are at risk of being particularly unwell if they caught Covid. As a result, Lunchclub did not reopen, but the contact outlined above remained. The vision to provide a service to the older community continues, and leaders are prayerfully seeking the future of this ministry.

Social events

Social events are usually held throughout the year and include quizzes, barn dances, afternoon teas, concerts and lunches. Many of these are not feasible online, but a number of events were held throughout the year, including quizzes on Zoom that were well attended. Teams were created using breakout rooms and it was good to see friendly rivalry between them. An online talent show was also popular, with people showing off their skills in singing, dancing, rapping, poetry recitals and even dog tricks!

During the summer holidays, picnics were held in the park every other Sunday after the service. At this time, chatting in or even next to the building after the service was actively discouraged, so it was good to catch up with church family.

Mission

Children's and Young People's work

2021 saw a restructuring of children's work at Bethel. The break created by Covid created many changes, some of which were kept after people began meeting in person again.

From the start of lockdown, all groups moved online in some form, and these continued to run for part of 2021. While online, **Sunday services** concluded with a session aimed at primary aged children, led by our Youth Leader. These slots featured puppets, craft, singing and teaching to illustrate Bible truths, and also had a "news and updates" section. For this, parents sent in photos and stories of what children had been doing during the week, thus allowing children to stay connected to friends they would usually see at church. **Kidzone**, **Bzone** and **Coze** (midweek groups for a variety of ages) moved to Zoom to enable children to continue to meet. **Chatterbox** (the toddler group) attempted a Zoom meeting but found that toddlers struggled to interact using this medium.

In September, children's work on a Sunday recommenced for school years 1 - 4. Creche (0 – 5 year-olds) took longer to return, and at the end of the year the older groups were ready to return at the start of 2022.

Chatterbox, our toddler group, which provides a space for pre-school children to play and sing, while parents and expectant parents support each other through conversation and sharing experiences, is still on hold. The leaders who previously ran it have chosen to step back and there are currently not enough leaders to replace them. We hope this work will resume soon.

Kidzone, a meeting for Primary School aged children, was in a similar position. They made the decision to close fully. Its older members are now able to join a new group,

Aiming to build relationships and explore faith, **Bethel Teens** meets on a Sunday during the morning service and on a Tuesday evening. This group replaces Bzone and is for school years 5 – 9. This age bracket is wider than it was under Bzone and came about because many siblings in this age category had been part of the same online group during lockdown and wished to stay together once back in person.

Coze has been replaced by **Bethel Youth** and is for older secondary school children and sixth formers. It builds on the relationships formed at younger levels and looks to deepen faith and support young people as they become adults.

Throughout the year, a variety of small projects sought to support different ages in different ways, in addition to the regular weekly groups.

- Leading up to Easter, the Children and Schools Worker, Tim, led a series of short reflections for children. Each lasted about 10 minutes and told an element of the story of Holy Week.
- In the summer Bethel would usually run a week-long holiday club for children aged 5 – 11. As this was not possible, a Sunday series was run on YouTube that included many of the elements of a holiday club. The theme of this was *Journeys with Jesus* and named "Camp Freedom".
- All children were invited to take part in re-telling the Nativity story. Each was assigned a character and were filmed partly at church and partly at home singing and acting, ready to be combined into a full narrative. This formed a key part of one of the Christmas services and was watched live in the building as well as broadcast on YouTube. It was a great opportunity for the children and young

people to take part in a group project and be reminded that they are part of a bigger community even in a time when they were seeing very few people.

- At Christmas, all children and youth connected with the church (including students at university) were given an Advent Calendar that came with a booklet of the Christmas Story. It was reported that many families were blessed by this.

5k run facility

As in previous years a 5k run took place through Whitchurch. Bethel was asked to be a bag-drop, refreshment stop and toilet facility for members of the community to use. Whilst this was not direct mission, it served the people of Whitchurch and built positive links.

Outdoor Christmas Carol service

As Christmas approached, singing together indoors still required a mask to be worn. Many people wanted to sing without a mask for the carol service, so this was held outside in the lane that runs alongside the church. The congregation stood in the lane, but the musicians and speakers stood on the raised entrance of the church that is on the corner of the main road. This meant it was easily visible to people passing by. A good number came and joined in and stayed for hot drinks and mince pies afterwards, despite the cold weather.

Summary

Financial review

During the year income increased by £4,200, to £121,600, and expenditure decreased by £1,800, to £124,500 compared to 2020. Currently the cash held by the Church is £106,100, which is a decrease of £2,900 from 2020.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 4 months of ministerial salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. At the year end, the charity held unrestricted cash of £104,800. Funds remain in excess of the specified amount, as maintenance work at the church and manse that was due to take place in 2021 has not yet been carried out at this stage.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders & Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Mission and Ministry Teams – MMTs) overseeing each area. These teams will have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the MMT, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The MMTs usually meet once every two months. Minutes of these MMT meetings are circulated to the Trustees so they are aware of decision made.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Timothy Pickles

Date: 04 October 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2021 on pages 9 to 12 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 10 October 2022

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		95,507	-	3,000	98,507	91,881
Gift aid receipts		20,604	-	-	20,604	19,260
Legacies		1,000	-	-	1,000	-
Income from letting of facilities		1,310	-	-	1,310	4,520
Charitable activities		-	-	-	-	1,185
Interest		11	-	-	11	192
Other		145	-	-	145	302
Total receipts		118,576	-	3,000	121,576	117,340
Payments						
Payments in relation to charitable activities undertaken directly	2	106,235	128	1,677	108,040	106,651
Grants paid in relation to charitable activities undertaken by others	3	16,239	-	235	16,474	19,638
Total payments		122,474	128	1,912	124,515	126,289
Net of receipts / (payments) before transfers		(3,898)	(128)	1,088	(2,938)	(8,949)
Transfers between funds	5	187	(187)	-	-	-
Net movement in funds		(3,711)	(316)	1,088	(2,938)	(8,949)
Cash funds as at last year end		49,053	59,760	235	109,048	117,997
Cash funds at this year end	A	45,342	59,444	1,323	106,110	109,048

The notes on pages 11-12 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

		<u>Unrestricted Funds</u>		Restricted funds	Total 2021	Total 2020
		General funds	Designated funds	funds		
		£	£	£	£	£
A Cash funds						
	Cash at bank with immediate access	30,050	-	1,323	31,374	34,005
	Notice deposits	15,291	55,000	-	70,291	70,283
	Bank and cash held by church groups	-	4,444	-	4,444	4,760
		<u>45,342</u>	<u>59,444</u>	<u>1,323</u>	<u>106,110</u>	<u>109,048</u>
B Other monetary assets						
	Gift aid due to charity	1,734	-	-	1,734	1,469
		<u>1,734</u>	<u>-</u>	<u>-</u>	<u>1,734</u>	<u>1,469</u>
C Liabilities						
Falling due within one year:						
	Baptist Union pension deficit	Note 6	2,198	-	2,198	2,778
	Fee for Independent Examination		1,440	-	1,440	1,440
			<u>3,638</u>	<u>-</u>	<u>3,638</u>	<u>4,218</u>
Falling due after one year:						
	Baptist Union pension deficit	Note 6	-	-	-	88,422
			<u>-</u>	<u>-</u>	<u>-</u>	<u>88,422</u>
	Total		<u>3,638</u>	<u>-</u>	<u>3,638</u>	<u>92,640</u>
D Assets retained for charity's own use						
					Value 2021	
					£	
Freehold buildings:						
Church and hall					2,979,426	
22 Pendwyallt Road					272,707	
Fixtures, fittings and equipment					143,009	
					<u>3,395,142</u>	

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Timothy Pickles date 04 October 2022

The notes on pages 11-12 form part of these accounts.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Salaries, pension and expenses	Note 4	74,746	-	-	74,746	72,364
Local mission and outreach		546	128	-	674	2,797
Youth and children's work		1,952	-	-	1,952	1,552
Church events and ministries		846	-	-	846	442
Worship		3,001	-	-	3,001	1,077
Computers & website		988	-	-	988	1,617
Governance costs		1,440	-	-	1,440	1,680
Property costs (church and manse):	Note 4					
Repairs, maintenance and equipment		4,932	-	1,677	6,608	7,615
Utilities and council tax		8,259	-	-	8,259	6,986
Insurance		4,055	-	-	4,055	4,009
Training and resources		235	-	-	235	411
Printing, stationery, other office costs		1,384	-	-	1,384	2,138
Telephone		1,397	-	-	1,397	1,125
Fees and subscriptions		2,213	-	-	2,213	2,545
Miscellaneous costs		242	-	-	242	291
		<u>106,235</u>	<u>128</u>	<u>1,677</u>	<u>108,040</u>	<u>106,651</u>

3 Grants and gifts paid to others

Organisations:					
South Wales Baptist Association	7,297	-	-	7,297	8,837
BMS World Mission	7,222	-	75	7,297	8,810
Message Wales	1,500	-	-	1,500	1,500
Organisations < £1,000	-	-	160	160	491
Individuals	220	-	-	220	-
	<u>16,239</u>	<u>-</u>	<u>235</u>	<u>16,474</u>	<u>19,638</u>

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4 Transactions with related parties

The Rev Jonathan Vaughan-Davies served as a church leader and was paid £29,037 [2020: £28,488] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	49,053	118,576	(122,474)	187	45,342
Designated funds					
Contingency reserve	55,000	-	-	-	55,000
Kidzone	187	-	-	(187)	-
Chatterbox	240	-	-	-	240
Bzone	48	-	-	-	48
Ladies' Fellowship	128	-	(128)	-	-
Lunch Club	4,157	-	-	-	4,157
	<u>108,813</u>	<u>118,576</u>	<u>(122,603)</u>	<u>-</u>	<u>104,786</u>
Restricted funds					
BMS 'Birthday scheme'	75	-	(75)	-	-
Ty Hafan	160	-	(160)	-	-
Church equipment	-	3,000	(1,677)	-	1,323
	<u>235</u>	<u>3,000</u>	<u>(1,912)</u>	<u>-</u>	<u>1,323</u>
Total funds	<u>109,048</u>	<u>121,576</u>	<u>(124,515)</u>	<u>-</u>	<u>106,110</u>

The Baptist Mission Society 'Birthday scheme' is a scheme for members to pay a gift on their Birthday to BMS for support towards the work of BMS.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

In addition for charities with years ending on or before 30 June 2022:

The liability included in these accounts for future contributions towards the funding deficit represents deficit contributions paid between the year-end and 31 July 2022 before they then reduced to £1 in August 2022.

BETHEL BAPTIST CHURCH

England & Wales - Charity number 1132093

Accounts

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BETHEL BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	Bethel Baptist Church Penlline Road Cardiff CF14 2AA
GOVERNING DOCUMENT	Constitution adopted in 2009
CHARITY REGISTRATION NUMBER	1132093
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Jonathan Vaughan-Davies Alun Streeter Ruth Evans Susan Rock Stephen Burton (resigned May 2021) Stephen Vaughan Timothy Pickles (Treasurer) Melanie Lewis Juraj Yhrincat Ken Williams Stephen Parker Richard Hodges (appointed March 2019)
CUSTODIAN TRUSTEES	Baptist Union of Great Britain
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BETHEL BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a trust. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination
- b) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people properly taught and cared for who, by loving and serving Jesus Christ, were committed to love and care for each other and to bring a blessing to the area in which they lived. Bethel Baptist Church, its trustees and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of Cardiff and specifically those within the Church's local area come into this experience of knowing Jesus as their Lord, Saviour and friend. Alongside holding Sunday services and a Sunday school each week, Bethel seeks to engage with and support the fellowship and community in several different ways. Some of the main ones of the year are highlighted below.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Impact of Covid-19

Due to Covid-19, the everyday operation of Bethel has changed, with a move to serving the community via online platforms where needed. Bethel is in a fortunate position where the giving from the members, and the reserve, have allowed the church to move online easily. The money was available to buy a Zoom licence so that meeting times are not limited, to extend our music licence so that we are able to broadcast online, and to invest in technology that provides high quality streaming via YouTube.

There was thankfully no requirement to furlough staff, as the work and the money were available to continue to pay them. Staff have moved to working from home where possible, though the minister and youth leader have broadcast Sunday services from the church building, in line with Covid-19 regulations.

The trustees have adapted to meeting online via Zoom, and as the options to reopen the church became available, Trustees' meetings became weekly to ensure the church was ready to reopen safely. Members' meetings have also taken place on Zoom on a regular basis – to keep members

informed, to give members an opportunity to share opinions, and to make decisions regarding the running of the church. Only the AGM was missed, and this will take place later in 2021.

In the early part of the year, the Whitchurch Centre was let out to a wide number of community groups, as has been the case for many years. This unfortunately came to an end with the Covid restrictions in March.

Teaching and discipleship

Sunday services moved online as soon as restrictions recommended that churches stopped meeting in person in March 2020. These started very simply and developed over time to incorporate more elements. Within a few months, services included contributions from many people within the church, in terms of Bible readings, drama, testimonies, prayers, artwork, and leading music. Sung worship is filmed by individuals at home and brought together using software, to create a virtual music group. With the addition of lyrics under the images, viewers at home can sing along, worshipping God as part of a community.

Services continue to follow the usual pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection. Each service ends with an active encouragement to make a drink and phone someone to have a chat, as a way of building fellowship and community at time when many people have felt isolated.

Because services are now online, the number of people being reached and blessed is wider than ever before. Those who – before lockdown – were unable to attend in person due to ill health, family and work commitments, a dislike of social situations, or any number of reasons have been able to attend online, either for livestream at 10.30am and 6.00pm, or at any time later in the week.

Being aware that not everyone has access to the internet, other avenues were explored to meet the needs of those without. The service is recorded each week and sent by post to anyone who would like a copy, along with the news sheet which otherwise appears on the church website and social media.

Jon, as Minister, started writing a blog at the start of lockdown as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

In the usual way of things, Small Groups (of about 10 people) meet in each other's homes every week to support and look after each other. This is through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. With the advent of Covid-19, Small Groups – like everything else – moved online. Each group decided what format its meeting would take, depending on the needs and wishes of the members. Some groups continued with detailed Bible Study, whereas others spent more time listening to each other's concerns and struggles of the past week. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Pastoral support

A team of people usually undertake visits to those who cannot attend services and meetings in person. During the pandemic, this team continued to support people through phone calls, video chats and sending letters/cards, ensuring that no one was left without a friend, at a time when it was easy to feel isolated.

Lunch Club

Lunch Club ran weekly until March 2020 when, like all other church activities, it stopped due to Covid-19. The club usually meets every week and is open to anyone over the age of 60. It is an opportunity for older people to enjoy time together and it provides much-needed companionship to many who are lonely. Some of its members were “shielding” through the pandemic and had very limited contact with other people, even family and close friends, so it was important for Lunch Club to continue providing as much support as possible. The leaders kept in regular contact with all its members who wished to do so. This form of fellowship was very much appreciated by members and their families. Where there was no reply to phone calls, a card was written and posted so that members knew they were not forgotten.

WhatsApp Groups

Several WhatsApp groups have been created to provide social interaction and support. The largest of these is open to anyone connected with the church who wishes to be involved and is used for sharing news, memes, prayer requests and encouragement and is, in a small way, a replacement for interaction at the activities which are no longer taking place. Smaller WhatsApp groups provide a space for those in specific circumstances to support one another: Health and Social Care Workers / those working in Education / those who have been furloughed from work.

Social events

Social events are usually held throughout the year and include quizzes, barn dances, afternoon teas, concerts and lunches. Many of these are not feasible online, but towards the end of the year a quiz was held on Zoom and was well attended. Teams were created using breakout rooms and it was good to see friendly rivalry between them.

Mission

Children's and Young People's work

In Quarter 1 of 2020, Children's work continued as normal with Sunday School and mid-week meetings for all ages from birth to eighteen. This included:

Sunday meetings, where children learn about God's love for them through singing, praying and reading the Bible together at age-appropriate levels. For younger children, this centres around learning key Bible stories; for older children and teenagers this includes discussion of how faith forms a central part in facing the challenges of life. At the start of 2020, all children aged 3 – 11 received a Bible suitable to their age.

Chatterbox, our toddler group, which provides a space for pre-school children to play and sing, while parents and expectant parents support each other through conversation and sharing experiences together.

Kidzone, a meeting for Primary School aged children. Many attend this event who do not attend on a Sunday and a variety of families from the community are reached. The sessions involve games, craft, singing and a God Spot with Biblical teaching.

Bzone, with a similar structure to Kidzone, is for younger secondary school ages and seeks to build relationships and explore faith.

Coze is for older secondary school children and sixth formers and builds on the relationships formed at younger levels. It looks to deepen faith and support young people as they become adults.

From the start of lockdown, all groups moved online in some form. **Sunday services** now conclude with a session aimed at primary aged children, led by our Youth Leader. These slots feature puppets, craft, singing and teaching to illustrate Bible truths, and also have a “news and updates” section. For this, parents send in photos and stories of what children have been doing during the week, thus allowing children to stay connected to friends they would usually see at church. **Kidzone**, **Bzone** and **Coze** moved to Zoom to enable children to continue to meet, and a Bethel server was created on Minecraft to provide a new dimension to the online community. All relevant paperwork and safeguarding measures were completed before these groups began

to meet online. **Chatterbox** attempted a Zoom meeting but found that toddlers struggled to interact using this medium.

Throughout the year, a variety of small projects sought to support different ages in different ways, in addition to the regular weekly groups.

- A series of interviews were produced between the Children and Youth Worker and various people within the church, looking at how each person was coping with lockdown and lessons they had learnt from it. This aimed to help teenagers as they navigated the challenges of the year and demonstrate that there was support for any difficulties they were experiencing.
- In the summer Bethel would usually run a week-long holiday club for children aged 5 – 11. As this was not possible, a Sunday series was run on YouTube that included many of the elements of a holiday club. The theme of this was the story of Moses and named “Camp Freedom”.
- All children were invited to take part in re-telling the Nativity story. Each was assigned a character and were filmed at home singing and acting, ready to be combined into a full narrative. This formed a key part of one of the Christmas services and was broadcast on YouTube. It was a great opportunity for the children and young people to take part in a group project and be reminded that they are part of a bigger community even in a time when they were seeing very few people.
- At Christmas, all children and youth connected with the church (including students at university) were given an Advent Calendar that came with a booklet of the Christmas Story. It was reported that many families were blessed by this.

Alpha

During the year, the church ran an online Alpha course via Zoom. This was an opportunity for anyone exploring faith to ask questions and seek answers. The 11 sessions covered a variety of topics, and each week included a time for social interaction, video presentations that delved into the topic of the week and a time for open discussion. Through it one person came to know Jesus as their Lord and Saviour.

Summary

Financial review

During the year income decreased by £30,900, to £117,300, and expenditure increased by £3,300, to £126,300. As a result, the cash held by the charity decreased by £8,900, to £109,000, of which all but £235 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 4 months of ministerial salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. At the year end, the charity held unrestricted cash of £108,800. Funds remain in excess of the specified amount, as maintenance work at the church and manse that was due to take place in 2020 has not yet been carried out.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders and Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Mission and Ministry Teams – MMTs) overseeing each area. These teams will have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the MMT, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The MMTs usually meet once every two months. Minutes of these MMT meetings are circulated to the Trustees so they are aware of decision made.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Timothy Pickles

Date: 17 October 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2020 on pages 8 to 12 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 26 October 2021

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		91,806	-	75	91,881	94,630
Gift aid receipts		19,260	-	-	19,260	23,770
Legacies		-	-	-	-	5,000
Income from conferences and events		-	-	-	-	4,430
Income from letting of facilities		4,520	-	-	4,520	15,683
Charitable activities		-	1,185	-	1,185	4,225
Interest		192	-	-	192	402
Other		302	-	-	302	83
Total receipts		<u>116,080</u>	<u>1,185</u>	<u>75</u>	<u>117,340</u>	<u>148,223</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	105,162	1,489	-	106,651	106,289
Grants paid in relation to charitable activities undertaken by others	3	19,578	-	60	19,638	16,727
Total payments		<u>124,739</u>	<u>1,489</u>	<u>60</u>	<u>126,289</u>	<u>123,016</u>
Net of receipts / (payments) before transfers		(8,659)	(304)	15	(8,949)	25,208
Transfers between funds	5	(15)	(145)	160	-	-
Net movement in funds		<u>(8,675)</u>	<u>(449)</u>	<u>175</u>	<u>(8,949)</u>	<u>25,208</u>
Cash funds as at last year end		57,727	60,209	60	117,997	92,790
Cash funds at this year end	A	<u>49,053</u>	<u>59,760</u>	<u>235</u>	<u>109,048</u>	<u>117,997</u>

The notes on pages 10 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted Funds</u>		Restricted funds	Total 2020	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	33,770	-	235	34,005	42,385
Notice deposits	10,523	59,760	-	70,283	70,099
Bank and cash held by church groups	4,760	-	-	4,760	4,050
Petty cash	-	-	-	-	1,463
	<u>49,053</u>	<u>59,760</u>	<u>235</u>	<u>109,048</u>	<u>117,997</u>
B Other monetary assets					
Gift aid due to charity	1,469	-	-	1,469	1,666
	<u>1,469</u>	<u>-</u>	<u>-</u>	<u>1,469</u>	<u>1,666</u>
C Liabilities					
Falling due within one year:					
Baptist Union pension deficit	2,778	-	-	2,778	3,623
Fee for Independent Examination	1,440	-	-	1,440	1,440
	<u>4,218</u>	<u>-</u>	<u>-</u>	<u>4,218</u>	<u>5,063</u>
Falling due after one year:					
Baptist Union pension deficit	88,422	-	-	88,422	81,077
	<u>88,422</u>	<u>-</u>	<u>-</u>	<u>88,422</u>	<u>81,077</u>
Total	<u>92,640</u>	<u>-</u>	<u>-</u>	<u>92,640</u>	<u>86,140</u>
D Assets retained for charity's own use				Value 2020	Value 2019
				£	£
Freehold buildings:					
Church and hall				2,979,426	2,979,426
22 Pendwyallt Road				272,707	261,945
Fixtures, fittings and equipment				143,009	141,009
				<u>3,395,142</u>	<u>3,382,380</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Timothy Pickles date 17 October 2021

The notes on pages 10 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Salaries, pension and expenses	72,687	-	-	72,687	53,028
Local mission and outreach	1,371	1,426	-	2,797	6,746
Youth and children's work	1,489	63	-	1,552	7,830
Church events and ministries	442	-	-	442	2,508
Worship	1,077	-	-	1,077	2,227
Computers & website	1,617	-	-	1,617	1,457
Governance costs	1,680	-	-	1,680	1,322
Property costs (church and manse):					
Repairs, maintenance and equipment	7,615	-	-	7,615	10,935
Utilities and council tax	6,986	-	-	6,986	7,256
Insurance	4,009	-	-	4,009	3,923
Training and resources	87	-	-	87	827
Printing, stationery, other office costs	2,138	-	-	2,138	3,297
Telephone	1,125	-	-	1,125	1,174
Fees and subscriptions	2,545	-	-	2,545	2,250
Bank charges	291	-	-	291	506
Miscellaneous costs	-	-	-	-	1,002
	<u>105,162</u>	<u>1,489</u>	<u>-</u>	<u>106,651</u>	<u>106,289</u>

3 Grants and gifts paid to others

Organisations:					
South Wales Baptist Association	8,837	-	-	8,837	7,052
BMS World Mission	8,810	-	-	8,810	7,710
Message Wales	1,500	-	-	1,500	648
Other institutions < £1000	431	-	60	491	1,316
	<u>19,578</u>	<u>-</u>	<u>60</u>	<u>19,638</u>	<u>16,727</u>

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

The Rev Jonathan Vaughan-Davies served as a church leader and was paid £28,488 [2019: £27,600] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

5 Movement of funds

	Balance at 31Dec2019 £	Receipts £	Payments £	Transfers £	Balance at 31Dec2020 £
<i>General funds</i>	57,727	116,080	(124,739)	(15)	49,053
<i>Designated funds</i>					
Contingency reserve	55,000	-	-	-	55,000
Kidzone	138	88	(39)	-	187
Chatterbox	186	57	(4)	-	240
Bzone	139	75	(21)	(145)	48
Ladies' Fellowship	696	65	(655)	22	128
Lunch Club	4,050	900	(771)	(22)	4,157
	<u>117,937</u>	<u>117,265</u>	<u>(126,229)</u>	<u>(160)</u>	<u>108,813</u>
<i>Restricted funds</i>					
Shoe Box Appeal	19	-	(19)	-	-
BMS 'Birthday scheme'	-	75	-	-	75
Ty Hafan	-	-	-	160	160
Christmas Cards	41	-	(41)	-	-
	<u>60</u>	<u>75</u>	<u>(60)</u>	<u>160</u>	<u>235</u>
Total funds	<u><u>117,997</u></u>	<u><u>117,340</u></u>	<u><u>(126,289)</u></u>	<u><u>-</u></u>	<u><u>109,048</u></u>

The Baptist Mission Society 'Birthday scheme' is a scheme for members to pay a gift on their Birthday to BMS for support towards the work of BMS.

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister(s) and Assistant Minister are eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. 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 (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 Scheme 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 pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. 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 Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020.

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

Payments made in the year

	2020	2019
	£	£
Defined Contribution Plan:		
Employee contributions	3,654	2,934
Employer contributions	2,740	2,201
	6,394	5,135
Deficiency contributions to Defined Benefit Plan	2,778	3,623
	9,172	8,758

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.