

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
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

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 Ruth Evans (resigned September 2022) Daniel Farewell (appointed September 2022) Richard Hodges Richard Lawson Stuart Oldrey (appointed September 2022) Timothy Pickles (Treasurer) Rosemary Roberts Susan Rock (resigned September 2022) Alun Streeter Catherine Stroemer 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 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2022.

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.

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.