

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

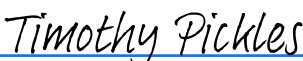
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

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
	Notes	General Funds	Designated Funds	Funds		
		£	£	£	£	£
Income receipts						
Donations		90,297	-	1,072	91,369	90,399
Gift aid receipts		20,176	-	-	20,176	18,635
Other grants		-	-	700	700	-
Legacies		500	-	-	500	-
Income from letting of facilities		8,075	-	-	8,075	6,726
Charitable activities		7,115	-	-	7,115	2,658
Interest		3,174	-	-	3,174	692
EDF refunds		1,031	-	-	1,031	-
Other		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.