

WOODVILLE BAPTIST CHURCH

England & Wales · Charity number 1134695

Details

Other names WOODY BAPTIST

Status Registered

Legal form Previously excepted

Registered 2010-03-08

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

Contact

Address Woodville Christian Centre
Crwys Road
Cardiff
CF24 4ND

Phone 029 20333456

Email JUDY@WOODYBAP.ORG.UK

Website www.woodybap.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: We teach & promote Christianity, building a community who show our faith in worship, ethical lifestyle & practical care of others. We provide activities for children/young people; work with students, inc teaching, support & practical welfare; a Cardiff Foodbank distribution centre; support for UK & third world charities; involvement in counselling & healing ministry; premises for community groups

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£159,857	£168,986	-	-
2023-12-31	£173,518	£177,879	-	-
2022-12-31	£126,217	£126,151	-	-
2021-12-31	£130,980	£134,681	-	-
2020-12-31	£140,783	£130,274	-	-

Trustees

Name	Role	Appointed
Rev Joshua Pramod Parmar	Chair	2023-04-01
ANNABEL BARBARA CHALONER		2017-07-26
David Francis Garner		2023-09-20
JUSTIN CHALONER		2017-11-29
MARTIN CHARLES PEARCE		2017-07-26
MRS JUDY DAVIES		2006-09-26
STUART NEIL HARDISTY		

WOODVILLE BAPTIST CHURCH

England & Wales - Charity number 1134695

Accounts

WOODVILLE BAPTIST CHURCH

**REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

**Thomas Williams
3 Clos-Y-Broch
Cardiff
CF14 9EZ**

WOODVILLE BAPTIST CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2024

CHARITY INFORMATION

Pastor:	Joshua Parmar
Deacons:	Justin Chaloner Judy Davies (Secretary) Henry Forrest – Resigned 24 th April 2024 Tom Fok David Garner
Elders:	Annabel Chaloner Stuart Hardisty Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Thomas Williams 3 Clos-Y-Broch Cardiff CF14 9EZ
Bankers:	Co-operative Bank

CONTENTS

Page	
Charity Information	2
Trustees Report	3 – 5
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9 – 10

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government

Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities

The Church has a mission statement, which provides an overall framework for the Church's activities. The statement agreed by the Church is: Woodville Baptist Church is "a community changed by faith in Christ, united in our love for Jesus, empowered to demonstrate God's Kingdom and leading others to him". Our vision is summed up in 'Love God, Love each other, Love Cathays'.

We continued with our new style of Sunday services first trialed in 2021, but with some minor changes. We have had more 'traditional' service formats on the first and third Sundays of each month, one of which includes communion and has separate children's provision and the other as a whole-church "BIG Woody" service; audio recordings of these sermons are subsequently made available online. On the other two weeks we held 'Woody CAFÉ [Community and Family Event] gatherings which were very different in format and put children and the community at the centre. The CAFÉ services included a short time of meeting together for worship followed by children's activities in the main hall, a café in the lounge and a space for sermon-based discussion in our upper room. This has proven to be really successful and given the congregation a chance to ask any relevant questions that might have come to mind from listening to the preach. There was also a team picking litter from the streets of Cathays as a way to serve the community. Sermons on Woody CAFÉ weeks were pre-recorded for online viewing or listening; from autumn onwards they have also been shown on a screen before the CAFÉ service, so that members can watch together. When there is a fifth Sunday in the month, this also follows a more traditional service.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

- a) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. Many of the families involved in Little Acorns also attend our CAFÉ services and some have joined our other Sunday services as well.
- b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.
- c) We have a weekly prayer meeting in our upper room, with one session per month as a larger praise and worship evening.
- d) Life Groups – six Life Groups ran throughout the year: a British Sign Language group, a weekly theology and Bible study discussion group, a discipleship group, a young adults' group, a Justice group and a 'Bible Explorers' group for those new to the Christian faith.
- e) Regular Men's Ministry events, including a monthly evening meeting called 'The Code'.

- f) Our Women's ministry involved a weekly term-time morning Bible study and a monthly event called 'Captivated'.
- g) Mentoring relationships continued, with the church encouraging this support across the generations.
- h) Our pastor has been developing links with schools, including doing regular assemblies in various local schools.
- i) Activities with Cathays Compass have not restarted since the pandemic, but we continued with building relationships with those who had been involved in Compass.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Other community groups which used Woodville Christian Centre during 2024 included:

- Woodville Road Playgroup,
- Distribution centre for Cardiff Foodbank,
- A breastfeeding support group run by midwives,
- A French-speaking African Church Sunday Service and other meetings,
- A mortgage broker company using one of our offices

Staffing:

Our staff team consists of: our Pastor; a Children, Youth and Families Worker; a Social Media and Content Manager; and an Administrator. The staff have continued to have weekly prayer meetings and monthly staff meetings and the pastor has regular individual line management meetings with the team.

Our permanent cleaner had been on long-term sickness leave but resigned in December so we were able to appoint a permanent replacement.

Financial Review

The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2024 included the shop unit rental.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position

The Financial Statements follow this report. In November 2013 the Trustees updated the reserves policy by increasing the free reserves held by the charity by £10,000 to £30,000 where funds allow. It was decided this amount better reflected our continued commitments. Our actual reserves exceeded this amount at the end of 2024 and the Trustees consider the reserves position to be satisfactory.

Risk Statement

The Trustees have reviewed the risks to which a small church operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 on 30th April 2025 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the Woodville Baptist Church ("the Trust") for the year ended 31 December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Thomas Williams
Clos-Y-Broch
Cardiff
CF14 9EZ

2025

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
RECEIPTS					
Voluntary receipts:	2	109,346	-	109,346	125,041
Activities for generating funds					
Investment Property rental		-	-	-	409
Hall hire income		11,747	-	11,747	16,738
Shop rental		28,000	-	28,000	28,000
Investment and other income		764	-	764	3,330
Loan Receipts		10,000	-	10,000	10,000
Total Receipts		159,857	-	159,857	183,518
PAYMENTS					
Charitable activities	3	157,945	-	157,945	172,279
Loan capital repaid - net		10,541	-	10,541	5,100
Independent Examination		500	-	500	500
Total payments		168,986	-	168,986	177,879
Net Receipts/(Payments) before transfers		(9,129)	-	(9,129)	5,639
Transfers between funds		-	-	-	-
Bank balances at 1 January		54,920	-	54,920	49,287
Bank balances at 31 December		45,791	-	45,791	54,920

WOODVILLE BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

1. Fixed Assets

	Insurance Value 2024 £
The value of assets owned are:	
Freehold Buildings:	
Church premises	2,566,279
Investment Property	1,003,574
Manse	<u>332,828</u>
Total buildings	3,902,681
Equipment	<u>114,694</u>
	<u>4,017,375</u>

2. Other Assets and Liabilities

	2024 £	2023 £
<u>Assets</u>		
Bank Accounts	45,791	54,920
Tax recoverable	10,588	5,000
Other debtors and prepayments	<u>977</u>	<u>1,105</u>
	<u>57,356</u>	<u>61,025</u>
<u>Liabilities</u>		
Principality loan	20,849	19,390
Loan from member	8,000	10,000
Shop unit rent received in advance	7,000	7,000
Accruals and other creditors	<u>1,745</u>	<u>3,252</u>
	<u>37,593</u>	<u>39,642</u>

The accounts were approved by the Trustees on 30th April 2025 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

WOODVILLE 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 with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
General donations	98,073	-	98,073	100,409
Special collections	-	-	-	-
Tax recoverable	<u>11,273</u>	-	<u>11,273</u>	<u>24,632</u>
	<u>109,346</u>	-	<u>109,346</u>	<u>125,041</u>

3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
a. Direct Charitable Costs				
Ministry	69,437	-	69,437	58,540
Manse	13,456	-	13,456	41,513
Property	32,591	-	32,591	24,500
Worship	1,516	-	1,516	4,568
Evangelism	115	-	115	23
Fellowship	4,534	-	4,534	3,367
Grants and giving	16,349	-	16,349	19,011
	<u>137,999</u>	-	<u>137,999</u>	<u>151,522</u>
b. Support and Administration				
General administration	18,389	-	18,389	19,616
Loan Interest	1,557	-	1,557	1,141
	<u>19,946</u>	-	<u>19,646</u>	<u>20,757</u>
Combined charitable activity cost	<u>157,945</u>	-	<u>157,945</u>	<u>172,279</u>

c. Grants and giving

	Total 2024 £	Total 2023 £
Baptist Union GB Home Mission Fund	4,800	6,300
BMS World Mission	3,570	4,600
New Wine Cymru	1,200	1,200
Other grants totaling less than £2,000	<u>6,779</u>	<u>6,911</u>
	<u>16,349</u>	<u>19,011</u>

4. Staff and Trustees

The charity had a monthly average of 4 employees, none of whom received a salary in excess of £60,000. Its activities are generally carried out by volunteers.

The Minister (Pastor), J Parmar, received a stipend of £28,998 in the year plus contributions to his Baptist Union pension scheme £3,660 and to light and heat costs of the manse £3,176 in his role as Minister of the church, and not as a trustee.

Judy Davies received remuneration of £10,339 in the year plus contributions to her Baptist Union pension scheme £1,033 in her role as Administrator of the church, and not as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

In 2023 the charity received a £10,000 loan from a member of the Church. This loan is not interest bearing, is unsecured and is repayable on demand. During 2024 £2,000 of this loan was repaid, leaving an outstanding balance at 31 December 2024 of £8,000.

WOODVILLE BAPTIST CHURCH

England & Wales - Charity number 1134695

Accounts

WOODVILLE BAPTIST CHURCH

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

WOODVILLE BAPTIST CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2023

CHARITY INFORMATION

Pastor:	Joshua Parmar – Appointed 1/4/2023
Deacons:	Justin Chaloner Alastair Clarke – Resigned 26/4/2023 Judy Davies (Secretary) Henry Forrest Tom Fok David Garner – Appointed 20/9/2023
Elders:	Annabel Chaloner Stuart Hardisty Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Martin Waterworth Martin Waterworth Limited Bronwylfa Llangunnor Road Carmarthen SA31 2PB
Bankers:	Co-operative Bank

CONTENTS

Page	
Charity Information	2
Trustees Report	3 – 5
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9 – 10

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government

Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities

The Church has a mission statement, which provides an overall framework for the Church's activities. The statement agreed by the Church is: Woodville Baptist Church is "a community changed by faith in Christ, united in our love for Jesus, empowered to demonstrate God's Kingdom and leading others to him". Our vision is summed up in 'Love God, Love each other, Love Cathays'.

We continued with our new style of Sunday services first trialed in 2021, but with some minor changes. We have had more 'traditional' service formats on the first and third Sundays of each month, one of which includes communion and has separate children's provision and the other as a whole-church "BIG Woody" service; the sermons for both these services were recorded and subsequently made available, with subtitles, online. On the other two weeks we held 'Woody CAFÉ [Community and Family Event] gatherings which were very different in format and put children and the community at the centre. The CAFÉ services included a short time of meeting together for worship followed by children's activities in the main hall, a café in the lounge and a space for prayer and ministry in our upper room. Subsequently, after a church meeting that reviewed our service patterns, the elders felt led to starting a sermon-based discussion in room 1. This has proven to be really successful and given the congregation a chance to ask any relevant questions that might have come to mind from listening to the preach. There was also a team picking litter from the streets of Cathays as a way to serve the community. Sermons on Woody CAFÉ weeks were pre-recorded for online viewing or listening. We had tried a variety of options for the few fifth Sundays each year, but after consulting members we have gone back to having a more traditional service on those dates.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

- a) The Church continues to be a distribution centre for Foodbank. Church member involvement in this has reduced in recent years so we were mainly a host venue for a service run by members from other churches and others. Vouchers are provided by agencies such as social services or doctors and these can be redeemed for emergency food supplies.
- b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.
- c) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. Many of the families involved in Little Acorns also attend our CAFÉ services and some have joined our other Sunday services as well.
- d) We have a weekly prayer meeting in our upper room, with one session per month as a larger praise and worship evening.

- e) Activities with Cathays Compass have not restarted since the pandemic, but we continued with building relationships with those who had been involved in Compass.
- f) Life Groups –six Life Groups ran throughout the year: a British Sign Language group, a weekly theology and bible study discussion group, a discipleship group, a young adult’s group, a Justice group and a ‘Bible Explorers’ group for those new to the Christian faith. Our less formal Knit and Natter group stopped in March as the members felt it had run its course.
- g) The informal Men’s Group developed into regular Men’s Ministry events, including a monthly evening meeting called ‘The Code’.
- h) From April onwards, our Women’s ministry involved a weekly term-time morning Bible study and a monthly event called ‘Captivated’.
- i) Mentoring relationships continued, with the church encouraging this support across the generations.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Other community groups which used Woodville Christian Centre during 2023 included:

- Woodville Road Playgroup,
- A breastfeeding support group run by midwives,
- A French-speaking African Church Sunday Service and other meetings
- A gospel choir holding rehearsals and events periodically
- A mortgage broker company using one of our offices

Staffing:

Our new pastor joined us in April. Our other staff remained the same: a Children, Youth and Families Worker; a Social Media and Content Manager; and an Administrator. The staff have continued to have weekly prayer meetings and monthly staff meetings and the pastor has regular individual line management meetings with the team.

Our permanent cleaner has been on long-term sickness absence since February and this role has been covered by two other church members.

Financial Review

The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2023 included the shop unit rental.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position

The Financial Statements follow this report. In November 2013 the Trustees updated the reserves policy by increasing the free reserves held by the charity by £10,000 to £30,000 where funds allow. It was decided this amount better reflected our continued commitments. Our actual reserves exceeded this amount at the end of 2023 and the Trustees consider the reserves position to be satisfactory.

Risk Statement

The Trustees have reviewed the risks to which a small church operating with few employees is exposed.

Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 on 24th April 2024 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Martin Waterworth F.C.A.

24 April 2024

For and on behalf of:
Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
RECEIPTS					
Voluntary receipts:	2	125,041	-	125,041	73,123
Activities for generating funds					
Investment Property rental		409	-	409	13,077
Hall hire income		16,738	-	16,738	9,127
Shop rental		28,000	-	28,000	28,000
Investment and other income		3,330	-	3,330	2,890
Loan Receipts		10,000	-	10,000	-
Total Receipts		183,518	-	183,518	126,217
PAYMENTS					
Charitable activities	3	172,279	-	172,279	120,987
Loan capital repaid - net		5,100	-	5,100	4,664
Independent Examination		500	-	500	500
Total payments		177,879	-	177,879	126,151
Net Receipts/(Payments) before transfers		5,639	-	5,639	66
Transfers between funds		-	-	-	-
Bank balances at 1 January		49,281	-	49,281	49,215
Bank balances at 31 December		54,920	-	54,920	49,281

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

1. Fixed Assets

	Insurance Value 2023 £
The value of assets owned are:	
Freehold Buildings:	
Church premises	2,503,707
Investment Property	979,104
Manse	<u>324,077</u>
Total buildings	3,806,888
Equipment	<u>111,897</u>
	<u>3,918,785</u>

2. Other Assets and Liabilities

	2023 £	2022 £
<u>Assets</u>		
Bank Accounts	54,920	49,281
Tax recoverable	5,000	11,045
Other debtors and prepayments	<u>1,105</u>	<u>896</u>
	<u>61,025</u>	<u>61,222</u>
<u>Liabilities</u>		
Principality loan	19,390	24,490
Loan from member	10,000	-
Shop unit rent received in advance	7,000	7,000
Accruals and other creditors	<u>3,252</u>	<u>1,329</u>
	<u>39,642</u>	<u>32,819</u>

The accounts were approved by the Trustees on 24th April 2024 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

WOODVILLE 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 with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
General donations	100,409	-	100,409	60,746
Special collections	-	-	-	610
Tax recoverable	<u>24,632</u>	-	<u>24,632</u>	<u>11,767</u>
	<u>125,041</u>	-	<u>125,041</u>	<u>73,123</u>

3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
a. Direct Charitable Costs				
Ministry	58,540	-	58,540	35,461
Manse	41,513	-	41,513	3,597
Property	24,500	-	24,500	40,820
Worship	4,568	-	4,568	738
Evangelism	23	-	23	10
Fellowship	3,367	-	3,367	2,922
Grants and giving	19,011	-	19,011	20,085
	<u>151,522</u>	-	<u>151,522</u>	<u>103,633</u>
b. Support and Administration				
General administration	19,616	-	19,616	16,699
Loan Interest	1,141	-	1,141	655
	<u>20,757</u>	-	<u>20,757</u>	<u>17,354</u>
Combined charitable activity cost	<u>172,279</u>	-	<u>172,279</u>	<u>120,987</u>

c. Grants and giving

	Total 2023 £	Total 2022 £
Baptist Union GB Home Mission Fund	6,300	6,800
BMS World Mission	4,600	5,100
New Wine Cymru	1,200	1,200
Other grants totaling less than £2,000	6,911	6,985
	<u>19,011</u>	<u>20,085</u>

4. Staff and Trustees

The charity had a monthly average of 4 employees, none of whom received a salary in excess of £60,000. Its activities are generally carried out by volunteers.

The Minister (Pastor), J Parmar, received a stipend of £20,250 in the year plus contributions to his Baptist Union pension scheme £2,560 and to light and heat costs of the manse £1,440 in his role as Minister of the church, and not as a trustee.

Judy Davies received remuneration of £9,628 in the year plus contributions to her Baptist Union pension scheme £963 in her role as Administrator of the church, and not as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

In 2023 the charity received a £10,000 loan from a member of the Church. This loan is not interest bearing, is unsecured and is repayable on demand.

WOODVILLE BAPTIST CHURCH

England & Wales - Charity number 1134695

Accounts

WOODVILLE BAPTIST CHURCH

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

WOODVILLE BAPTIST CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2022

CHARITY INFORMATION

Pastor:	Vacant
Deacons:	Justin Chaloner Alastair Clarke Judy Davies (Secretary) Henry Forrest Tom Fok – Appointed 27/4/2022
Elders:	Annabel Chaloner Stuart Hardisty Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Martin Waterworth Martin Waterworth Limited Bronwylfa Llangunnor Road Carmarthen SA31 2PB
Bankers:	Co-operative Bank

CONTENTS

Page	
Charity Information	2
Trustees Report	3 – 5
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9 – 10

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government

Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities

The Church has a mission statement, which provides an overall framework for the Church's activities. The statement agreed by the Church is: Woodville Baptist Church is "a community changed by faith in Christ, united in our love for Jesus, empowered to demonstrate God's Kingdom and leading others to him". Our vision is summed up in 'Love God, Love each other, Love Cathays'.

At the start of 2022 we concluded a 4-month trial of a new pattern of Sunday gatherings. The church decided to continue with this format on an ongoing basis. This included: more 'traditional' service formats on the first and third Sundays of each month, one of which had separate children's provision and the other as a whole-church "BIG Woody" service with communion; the sermons for both these services were recorded and subsequently made available, with subtitles, online. On the other two weeks we held 'Woody CAFÉ [Community and Family Event] gatherings which were very different in format and put children and the community at the centre. The CAFÉ services included a short time of meeting together for worship followed by children's activities in the main hall, a café in the lounge and a space for prayer and ministry in our upper room. There was also a team picking litter from the streets of Cathays as a way to serve the community. Sermons on Woody CAFÉ weeks were pre-recorded for online viewing or listening.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

- a) The Church continues to be a distribution centre for Foodbank. Church member involvement in this has reduced in recent years so we were mainly a host venue for a service run by members from other churches and others. Vouchers are provided by agencies such as social services or doctors and these can be redeemed for emergency food supplies.
- b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.
- c) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. Many of the families involved in Little Acorns also attend our CAFÉ services.
- d) We have a weekly prayer meeting in our upper room, with one session per month as a larger praise and worship evening. We also have a monthly leaders' prayer meeting on Zoom.
- e) Activities with Cathays Compass have not restarted since the pandemic, but we continued with building relationships with those who had been involved in Compass.
- f) We held an alpha course for people to explore the Christian faith in a relaxed informal setting.

- g) Life Groups –five Life Groups ran throughout the year: a British Sign Language group, a weekly theology and bible study discussion group, a discipleship group, a Twenties group and a Justice group. There were also two less formal life groups: a Knit and Natter weekly Zoom meeting and a Men’s Group; both of these offered an informal chance for friendship and fellowship. In early summer a new ‘Bible Explorers’ group started for those who were new to the Christian faith, or wanting to know more after the alpha course.
- h) Mentoring relationships continued, with the church encouraging this support across the generations.

Other events:

A quiz to raise money for Tearfund, and as a social for members of the church and their friends and family.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Other community groups which used Woodville Christian Centre during 2022 included:

- Woodville Road Playgroup,
- A breastfeeding support group run by midwives,
- A French-speaking African Church Sunday Service and other meetings
- A gospel choir holding rehearsals and events periodically
- A mortgage broker company using one of our offices from June onwards.

Staffing.

Throughout 2022 we did not have a pastor; the recruitment process took place during the year and in early December an appointment was made with the new pastor due to start in April 2023.

The staff employed by the Church (Children and Youth Worker, Social Media and Content Manager and Administrator) continued to have weekly staff meetings: these were mainly in person, but occasionally they were via Zoom when required.

Financial Review

The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2022 included the shop unit rental.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position

The Financial Statements follow this report. In November 2013 the Trustees updated the reserves policy by increasing the free reserves held by the charity by £10,000 to £30,000 where funds allow. It was decided this amount better reflected our continued commitments. Our actual reserves exceeded this amount at the end of 2022 and the Trustees consider the reserves position to be satisfactory.

Risk Statement

The Trustees have reviewed the risks to which a small church operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which

give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 on 26th April 2023 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Martin Waterworth F.C.A.

26 April 2023

For and on behalf of:
Martin Waterworth Limited
Bronwyfya
Llangunnor Road
Carmarthen
SA31 2PB

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
RECEIPTS					
Voluntary receipts:	2	73,123	-	73,123	81,090
Activities for generating funds					
Investment Property rental		13,077	-	13,077	12,651
Hall hire income		9,127	-	9,127	6,854
Shop rental		28,000	-	28,000	28,000
Investment and other income		2,890	-	2,890	397
Coronavirus Job Retention Scheme		-	-	-	1,988
Total Receipts		126,217	-	126,217	130,980
PAYMENTS					
Charitable activities	3	120,987	-	120,987	128,939
Loan capital repaid - net		4,664	-	4,664	5,242
Independent Examination		500	-	500	500
Total payments		126,151	-	126,151	134,681
Net Receipts/(Payments) before transfers		66	-	66	(3,701)
Transfers between funds		-	-	-	-
Bank balances at 1 January		49,215	-	49,215	52,916
Bank balances at 31 December		49,281	-	49,281	49,215

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

1. Fixed Assets

	Insurance Value 2022 £
The value of assets owned are:	
Freehold Buildings:	
Church premises	2,274,004
Investment Property	<u>1,160,696</u>
Total buildings	3,434,700
Equipment	<u>101,631</u>
	<u>3,536,331</u>

2. Other Assets and Liabilities

	2022 £	2021 £
<u>Assets</u>		
Bank Accounts	49,281	49,215
Tax recoverable	11,045	11,767
Other debtors and prepayments	<u>896</u>	<u>761</u>
	<u>61,222</u>	<u>61,743</u>
<u>Liabilities</u>		
Principality loan	24,490	29,154
Baptist Pension Scheme	1,000	58,500
Shop unit rent received in advance	7,000	7,000
Accruals and other creditors	<u>1,329</u>	<u>1,750</u>
	<u>33,819</u>	<u>96,404</u>

The Church is an employer participating in a defined benefit pension scheme known as the Baptist Pension Scheme. This scheme is separate from the Church, and assets and liabilities are held separate from the employer and other participating employers. This scheme was in significant deficit when it was closed in December 2011, in July 2022 the Baptist Union of Great Britain Trustees confirmed the scheme was no longer in deficit and as a result no further deficit contributions have been paid since July 2022. There will be an administrative cost of £1,000 to process any employers leaving the Scheme.

The accounts were approved by the Trustees on 26th April 2023 and signed on their behalf by:

J Davies (Secretary)

S Hardisty (Trustee)

WOODVILLE 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 with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
General donations	60,746	-	60,746	66,079
Special collections	610	-	610	41
Tax recoverable	11,767	-	11,767	14,970
	73,123	-	73,123	81,090

3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
a. Direct Charitable Costs				
Ministry	35,461	-	35,461	61,460
Manse	3,597	-	3,597	3,014
Property	40,820	-	40,820	18,181
Worship	738	-	738	696
Evangelism	10	-	10	(52)
Fellowship	2,922	-	2,922	2,124
Grants and giving	20,085	-	20,085	23,742
	103,633	-	103,633	109,165
b. Support and Administration				
General administration	16,699	-	16,699	19,353
Loan Interest	655	-	655	421
	17,354	-	17,354	19,774
Combined charitable activity cost	120,987	-	120,987	128,939

c. Grants and giving

	Total 2022 £	Total 2021 £
Baptist Union GB Home Mission Fund	6,800	10,690
BMS World Mission	5,100	5,550
New Wine Cymru	1,200	1,200
Cornerstone Church Rhondda	-	1,200
Other grants totaling less than £2,000	6,985	5,102
	20,085	23,742

4. Staff and Trustees

The charity had a monthly average of 4 employees, none of whom received a salary in excess of £60,000. Its activities are generally carried out by volunteers.

Judy Davies received remuneration of £8,998 in the year plus contributions to her Baptist Union pension scheme £900 in her role as Administrator of the church, and not as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

WOODVILLE BAPTIST CHURCH

England & Wales - Charity number 1134695

Accounts

WOODVILLE BAPTIST CHURCH

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

WOODVILLE BAPTIST CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2021

CHARITY INFORMATION

Pastor:	Chris Collins – Retired 30/09/2021
Deacons:	Justin Chaloner Alastair Clarke Judy Davies (Secretary) Henry Forrest
Elders:	Annabel Chaloner Stuart Hardisty Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Martin Waterworth Martin Waterworth Limited Bronwylfa Llangunnor Road Carmarthen SA31 2PB
Bankers:	Co-operative Bank

CONTENTS

Page	
Charity Information	2
Trustees Report	3 – 6
Independent Examiners Report	7
Statement of Financial Activities	8
Statement of Assets and Liabilities	9
Notes to the Accounts	10 – 11

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government

Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities

The Church has a mission statement, which provides an overall framework for the Church's activities. The statement agreed by the Church is: Woodville Baptist Church is "a community changed by faith in Christ, united in our love for Jesus, empowered to demonstrate God's Kingdom and leading others to him". Our vision is summed up in 'Love God, Love each other, Love Cathays'.

Because of the ongoing coronavirus pandemic, our activities at the start of 2021 were different from our normal pattern. During the year, as restrictions changed, we adapted our activities and held "in person" events where possible, albeit with a range of public health mitigations in place. Often these felt quite different, restricted and more impersonal, particularly with social distancing and mask wearing.

The church has worked hard to adapt to the 'new normal' of various levels of lockdown, with online services and videoconference software combined with services and other church activities in our building or outside where possible. We recognized that some people were eager to meet in person, but others were more reticent.

We continued having online Sunday services and teaching. Some of these were pre-recorded, others were live-streamed from the building or recorded live and then edited before going online. We continued to add subtitles, for the benefit of those who are deaf or hard of hearing, but during the year we stopped adding British Sign Language (BSL) following a consultation with the Deaf members of the congregation. We continued to provide BSL interpretation at our live services. At the beginning of the year we appointed a Social Media and Content Manager, who started work for us in March. This role included filming and editing to support the range of online activities we were undertaking.

We continued to use Zoom video conferencing for a variety of meetings when it was not possible to meet in person. These included our Sunday morning gatherings, our mid-week life groups, prayer meetings, staff meeting and Church Meetings. We also held a number of hybrid meetings with some people able to gather in person and others online.

During the autumn we started a 4-month trial of a new Sunday Services format. These included one in person service which was also live-streamed, one "Big Woody" in person service with communion, and two 'Woody CAFÉ's [Community and Family Event] which were very different in format and put children and the community at the centre. The CAFÉ services included a short time of worship followed by children's activities in the main hall, a café in the lounge and a space for prayer and ministry in our upper room. There was also a team picking litter from the streets of Cathays as a way to serve the community.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

- a) The Church continues to be a distribution centre for Foodbank. Church member involvement in this has reduced in recent years so we were mainly a host venue for a service run by members from other churches and others. Vouchers are provided by agencies such as social services or doctors and these can be redeemed for emergency food supplies. This work was able to continue throughout the whole of the lockdown period, with high demand throughout. In order to be Covid 19-safe, the service was adjusted to simply give out food parcels so that it could be administered safely.
- b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.
- c) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. These sessions stopped in the winter because of the pandemic but restarted in the spring, mainly with socially distanced outdoor gatherings. We also tried to keep in touch with families through social media, phone calls and, where possible, small get-togethers in person, as restrictions allowed. In September Little Acorns restarted in the building with limited numbers in a Covid-safe way; this helped us to connect with new families in the area.
- d) During 2021 we established various online prayer meetings, including a weekly prayer meeting open to the whole fellowship on a Thursday evening and a leaders' prayer meeting on a Saturday morning. In the autumn the leaders' prayer meeting changed to being just once a month.
- e) Activities with Cathays Compass were stopped during the pandemic, but we continued with building relationships with those in Compass.
- f) Life Groups – altogether, five Life Groups ran during the year: a British Sign Language group, a weekly theology discussion group, a discipleship group, a Twenties group and a Justice group. There were also two less formal life groups: a Knit and Natter weekly Zoom meeting and a Men's Pub Group; both of these offered an informal chance for friendship and fellowship.
- g) Mentoring relationships had to be adapted according to the prevailing restrictions; some ceased as people returned home to other parts of the UK, some new ones started as people wanted to connect more. Many meetings went from face to face to phone or Zoom based and other technologies were used to connect, eg email and WhatsApp/text.

We continued to be involved in Cardiff Council's volunteers list to help those vulnerable in the pandemic, but this work reduced during the year. It involved some regular shopping support plus occasional help as required.

Other events:

A Saturday morning training event was held on Zoom for Woody Leaders in late February.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

At the start of 2021 other community groups which used Woodville Christian Centre included:

- Woodville Road Playgroup,
- Cardiff Christian Healing Ministry have their office in the building but their counselling sessions were held online during the pandemic.
- A breastfeeding support group run by midwives,
- A French-speaking African Church Sunday Service and other meetings

Staffing.

In March a new Social Media and Content Manager was appointed. This was a new part-time post to

provide support for our online services, website and our social media accounts.

Our pastor retired at the end of September. In December we advertised for a replacement pastor, with the hope of making an appointment during 2022.

The staff employed by the Church (also including our Children and Youth Team Leader and Administrator) continued to have weekly staff meetings whether in person or by Zoom, depending on restrictions regime at the time.

Furlough Scheme: The Children and Youth Team Leader's activities continued to be curtailed by the effects of the lockdown, and she worked reduced hours as her workload demanded with the furlough scheme helping to cover the rest of her salary until the end of August. The other posts continued without furlough using video conferencing, and other online methods and face to face where allowable.

Adaptability and flexibility continued to be the most useful attributes, for staff and indeed across the whole Church.

Financial Review

The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2021 included the shop unit rental.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others.

The Trustees took the decision in April 2020 to move the balance of the designated reserve (£3,600) to unrestricted funds leaving the balance of nil at the end of 2020. This was not an easy decision to make but one that the Trustees felt was important to ensure the financial security of the charity in the face of significant economic uncertainty posed by the Covid-19 pandemic. Given the financial position of the charity has remained strong through the pandemic it was agreed to distribute £3,600 during 2021 in line with the purpose of the designated reserve.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position

The Financial Statements follow this report. In November 2013 the Trustees updated the reserves policy by increasing the free reserves held by the charity by £10,000 to £30,000 where funds allow. It was decided this amount better reflected our continued commitments. Our actual reserves exceeded this amount at the end of 2021 and the Trustees consider the reserves position to be satisfactory.

Risk Statement

The Trustees have reviewed the risks to which a small church operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 on 27th April 2022 and signed on their behalf by:

J Davies (Secretary)

A Clarke (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Martin Waterworth F.C.A.

27 April 2022

For and on behalf of:
Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
RECEIPTS					
Voluntary receipts:	2	81,049	41	81,090	92,587
Activities for generating funds					
Investment Property rental		12,651	-	12,651	12,105
Hall hire income		6,854	-	6,854	5,232
Shop rental		28,000	-	28,000	28,000
Investment and other income		397	-	397	74,
Coronavirus Job Retention Scheme		1,988	-	1,988	2,875
Total Receipts		130,939	41	130,980	140,783
PAYMENTS					
Charitable activities	3	128,362	577	128,939	123,387
Loan capital repaid - net		5,242	-	5,242	6,387
Independent Examination		500	-	500	500
Total payments		134,104	577	134,681	130,274
Net Receipts/(Payments) before transfers		(3,165)	(536)	(3,701)	10,509
Transfers between funds		-	-	-	-
Bank balances at 1 January		52,380	536	52,916	42,407
Bank balances at 31 December		49,215	-	49,215	52,916

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

1. Fixed Assets

	Insurance
	Value 2021
The value of assets owned are:	£
Freehold Buildings:	
Church premises	2,050,523
Investment Property	<u>249,239</u>
Total buildings	2,299,762
Equipment	<u>91,643</u>
	<u>2,391,405</u>

2. Other Assets and Liabilities

	2021	2020
	£	£
<u>Assets</u>		
Bank Accounts	49,215	52,916
Tax recoverable	11,767	15,000
Other debtors and prepayments	<u>761</u>	<u>746</u>
	<u>61,743</u>	<u>68,662</u>
<u>Liabilities</u>		
Principality loan	29,154	34,396
Baptist Pension Scheme	58,500	86,900
Shop unit rent received in advance	7,000	6,528
Accruals and other creditors	<u>1,750</u>	<u>3,015</u>
	<u>96,404</u>	<u>130,839</u>

The Church is an employer participating in a defined benefit pension scheme known as the Baptist Pension Scheme. This scheme is separate from the Church, and assets and liabilities are held separate from the employer and other participating employers. This scheme was in significant deficit when it was closed in December 2011, and the Church continues to make contributions as do other employers towards meeting that deficit. These contributions are scheduled to continue until 2035. The above pension liability reflects the present value at the respective dates of the future deficit contributions payable over the period to 2035.

The accounts were approved by the Trustees on 27th April 2022 and signed on their behalf by:

J Davies (Secretary)

A Clarke (Trustee)

WOODVILLE 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 with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
General donations	66,079	-	66,079	80,760
Special collections	-	41	41	2,156
Tax recoverable	14,970	-	14,970	9,671
	<u>81,049</u>	<u>41</u>	<u>81,090</u>	<u>92,587</u>

3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a. Direct Charitable Costs				
Ministry	61,460	-	61,460	42,810
Manse	3,014	-	3,014	14,646
Property	18,181	-	18,181	19,762
Worship	696	-	696	774
Evangelism	(52)	-	(52)	179
Fellowship	2,124	-	2,124	2,691
Grants and giving	23,165	577	23,742	24,980
	<u>108,588</u>	<u>577</u>	<u>109,165</u>	<u>105,842</u>

b. Support and Administration

General administration	19,353	-	19,353	16,935
Loan Interest	421	-	421	610
	<u>19,774</u>	<u>-</u>	<u>19,774</u>	<u>17,545</u>
Combined charitable activity cost	<u>128,362</u>	<u>577</u>	<u>128,939</u>	<u>123,387</u>

c. Grants and giving

	Total 2021 £	Total 2020 £
Baptist Union GB Home Mission Fund	10,690	7,550
BMS World Mission	5,550	5,900
New Wine Cymru	1,200	1,200
Cornerstone Church Rhondda	1,200	1,200
Other grants totaling less than £2,000	5,102	9,130
	<u>23,742</u>	<u>24,980</u>

4. Staff and Trustees

The charity had a monthly average of 4 employees, none of whom received salaries in excess of £60,000. Its activities are generally carried out by volunteers.

The Minister (Pastor), C Collins, retired at the end of September 2021. For the period until his retirement he received a stipend of £18,881 in the year plus contributions to his Baptist Union pension scheme £3,145 and to light and heat costs of the manse £526 in his role as Minister of the church, and not as a trustee.

The church paid a sum of £7,350 to the Minister and his wife to rent their property from them, which is then used as a manse in which they live.

Judy Davies received remuneration of £8,736 in the year plus contributions to her Baptist Union pension scheme £873 in her role as Administrator of the church, and not as a trustee.

The charity paid £600 to Farsight Films during 2021, for the provision of media services including the filming and production of Sunday morning broadcasts. Justin Chaloner is the owner of Farsight Films; all payments were made for services provided by Farsight Films, and not for Justin's role as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

6. Restricted Funds

During 2020 £275 was transferred to a Restricted Fund to support those in need during the Covid pandemic. The balance of the fund at the end of 2020 was £535. During the year income of £41 was received, and distributions of £577 were made during the year. The balance of the Restricted Fund at the end of 2021 was nil.

	£
Opening balance	535
Voluntary receipts	41
Charitable giving from fund	<u>(577)</u>
	-

7. Designated Reserve

During 2017 £22,500 was transferred into a designated reserve to support external causes where there was a significant missional and relationship element. In April 2020 the decision was taken by the trustees to move the balance of £3,600 from the reserve to unrestricted funds in line with Charity Commission guidance. This decision was taken to ensure sufficient funds were held to maintain the running of the charity due to the economic uncertainty created by the impact of Covid-19. With a more certain view of the economic future with the recovery from the impact of Covid-19 the Trustees took the decision to make a donation of £3,600 to the Baptist Union Home Mission Fund.

This leaves a balance of nil in the designated reserve.

The balance of unrestricted funds amounts to £49,215

WOODVILLE BAPTIST CHURCH

England & Wales - Charity number 1134695

Accounts

WOODVILLE BAPTIST CHURCH

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

WOODVILLE BAPTIST CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2020

CHARITY INFORMATION

Pastor:	Chris Collins
Deacons:	Justin Chaloner Alastair Clarke Judy Davies (Secretary) Henry Forrest
Elders:	Annabel Chaloner Stuart Hardisty Ruth Miles – Resigned 29 th March 2020 Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Martin Waterworth Martin Waterworth Limited Bronwylfa Llangunnor Road Carmarthen SA31 2PB
Bankers:	Co-operative Bank

CONTENTS

Page	
Charity Information	2
Trustees Report	3 – 6
Independent Examiners Report	7
Statement of Financial Activities	8
Statement of Assets and Liabilities	9
Notes to the Accounts	10 – 11

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government

Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities

The Church has a mission statement, which provides an overall framework for the Church's activities. The statement agreed by the Church is: Woodville Baptist Church is "a community changed by faith in Christ, united in our love for Jesus, empowered to demonstrate God's Kingdom and leading others to him". Our vision is summed up in 'Love God, Love each other, Love Cathays'.

Because of the coronavirus pandemic, our activities during most of 2020 were considerably different from our normal pattern.

In March the government announced that all Places of Worship were required to cease all services and meeting as a measure to reduce the transmission of the Covid-19 virus. Since then the church has worked hard to adapt to the 'new normal' of various levels of lockdown, by experimenting with online services and videoconference software in order to continue our services and some other church activities. This has proved a mixed blessing, with high take up among some groups but low among others. We have had to be both flexible and adaptable while encouraging individual responsibility for communicating within the church.

From mid-March onwards, we moved our usual weekly Sunday service online. This was pre-recorded so that subtitles and British Sign Language interpretation could be added, for the benefit of those who are deaf or hard of hearing. One advantage was that a larger audience than we normally have on a Sunday could access the content.

The process of editing, subtitling and including 'picture in picture' signers proved a complex and time consuming process. At first it was provided free of charge by one of our deacons, Justin Chaloner, who is a professional videographer. However, it soon became clear that the situation was not short term and the honorable course of action was to pay for the services provided. Therefore, after taking advice from The Baptist Union and looking at Charity Commission advice and procedures, we agreed a contract with Farsight Films, Justin's company, to provide these services from May to September and then review. We brought this to the Church Meeting in October where it was retrospectively approved and rolled forward until we could recruit to the post of Social Media and Contents Officer in 2021.

We also used Zoom video conferencing for our Sunday morning gatherings and our mid-week life groups, prayer meetings, staff meeting and Church Meetings.

Face to face meetings: we held some informal gatherings in a local park a few times during the summer while observing the relevant Covid restrictions. In November we held one 'socially distanced' Sunday service inside our building, which was well received by the limited number who were allowed to attend. We had intended to hold another similar service just before Christmas, but decided to cancel this due to a significant increase in Covid-19 infection rates throughout December.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

- a) The Church continues to be a distribution centre for Foodbank. Church member involvement in this reduced during the year so we were mainly a host venue for a service run by members from other churches and others. Vouchers are provided by agencies such as social services or doctors and these can be redeemed for emergency food supplies. This work was able to continue throughout the whole of the lockdown period, with high demand throughout. In order to be Covid 19-safe, the service was adjusted to simply give out food parcels so that it could be administered safely.
- b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.
- c) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. These sessions stopped in March because of the pandemic but during the summer several socially distanced outdoor gatherings took place. We also tried to keep in touch with families through social media, phone calls and, where possible, small get-togethers in person, as restrictions allowed. In October Little Acorns restarted as a pre-booked set of 5 sessions as a music group for toddlers, in a Covid-safe way; this helped us to connect with new families in the area.
- d) During 2020 we established various online prayer meetings, including a weekly prayer meeting open to the whole fellowship on a Thursday evening and a leaders' prayer meeting on a Saturday morning.
- e) Activities with Cathays Compass were stopped during the pandemic, but we continued with building relationships with those in Compass.
- f) Life Groups – altogether, five Life Groups ran during the year: a British Sign Language group, a weekly theology discussion group, CARU - a Christian Life Development group, a Twenties group and a Justice group..
- g) At the start of 2020 a team from Woody cooked and provided meals on a monthly basis at the Tavistock Centre which provides services for the homeless community. This work was stopped at the start of the first lockdown and has not yet restarted.
- h) Mentoring relationships had to be adapted according to the prevailing restrictions; some ceased as people returned home to other parts of the UK, some new ones started as people wanted to connect more. Many meetings went from face to face to phone or Zoom based and other technologies were used to connect, eg email and WhatsApp/text.
- i) A new 'Knit and Natter' weekly meeting was started online in June. This was open to all, both in the local community and beyond, with the aim of giving people a chance to socialize for an hour whilst doing some sort of needlecraft. It quickly established a small group of regular attendees.
- j) From March onwards we became involved in Cardiff Council's volunteers list to help those who were shielding or otherwise vulnerable in the pandemic. Many church members were involved in this, with shopping or picking up prescriptions. Some of this was done as one-off assistance, but much of it involved regular support for some months. We established a 'Covid Fund', which could be used to pay for the shopping if required.
- k) At Christmas various 'pamper hampers' were provided to local ladies to encourage and support them. The Justice Life Group also distributed various parcels of food, gifts and other assistance to those in need; some of this was in partnership with, and financially supported by, Citizen Church (a new church plant near to our building).

Other events:

A one-day training event was held for Woody Leaders in late February.

We held a 'vision sharing' Zoom meeting in September and a Church Meeting in October.

These meetings were mainly to discuss our plan for moving on, the 'Pencil Drawn Road Map' which included the following key elements:

- Increase work in the Community,
- Encourage the wider Woody community to engage in Life Groups and to establish new groups,
- Create a strategy for Social Media and Content and establish and recruit to a new post to facilitate it.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

At the start of 2020 other community groups which used Woodville Christian Centre included:

- Woodville Road Playgroup,
- Cardiff Christian Healing Ministry have their office in the building and run counselling sessions and a regular 'Healing Time' session,
- A breastfeeding support group run by midwives,
- A Pilates group for the over 50s, as well as a general Pilates group and a Fitness Yoga class.
- Several other church fellowships, including a French-speaking African Church Sunday Service and other meetings
- A community choir.

In March all these activities stopped, in line with government advice/regulations. Woodville Road Playgroup and the Breastfeeding Support Group restarted in September, in line with updated guidance.

Staffing.

The three staff employed by the Church (Children and Youth Team Leader, Administrator and Pastor) continued to have weekly staff meetings whether in person or by Zoom, depending on restrictions regime at the time.

Furlough Scheme: The Children and Youth Team Leader's activities were seriously curtailed by the effects of the lockdown, and the decision taken to furlough this position throughout the lockdown period, and restore reduced working hours once the furlough regulations were amended to allow this. The other posts continued without furlough using video conferencing, and other online methods and face to face where allowable.

Adaptability and flexibility became the most useful attributes, for staff and indeed across the whole Church.

Financial Review

The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2020 included the shop unit rental. Rental of rooms at Woodville Christian Centre to those in the community was significantly reduced from March onwards.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others. Due to the pandemic we stopped overpayments, and took a three month capital payment break, on our mortgage. Expenditure was reduced where possible.

The Trustees continued to distribute funds from the designated reserve created in 2016. Of the amount of £22,500 set aside in 2016 for this purpose, some £600 (2019:£3,600) was distributed between January and April leaving a balance of £3,600. The Trustees took the decision in April to move the balance of the reserve to unrestricted funds leaving the balance of nil at the end of 2020.

This was not an easy decision to make but one that the Trustees felt was important to ensure the financial security of the charity in the face of significant economic uncertainty posed by the Covid-19 pandemic.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position

The Financial Statements follow this report. In November 2013 the Trustees updated the reserves policy by increasing the free reserves held by the charity by £10,000 to £30,000 where funds allow. It was decided this amount better reflected our continued commitments. Our actual reserves exceeded this amount at the end of 2020 and the Trustees consider the reserves position to be satisfactory.

Risk Statement

The Trustees have reviewed the risks to which a small church operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 on 9th March 2021 and signed on their behalf by:

J Davies (Secretary)

A Clarke (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Martin Waterworth F.C.A.

March 2021

For and on behalf of:
Martin Waterworth Limited
Bronwylfa
Llangunnor Road
Carmarthen
SA31 2PB

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
RECEIPTS					
Voluntary receipts:	2	90,431	2,156	92,587	91,369
Activities for generating funds					
Investment Property rental		12,105	-	12,105	10,273
Hall hire income		5,232	-	5,232	14,793
Shop rental		28,000	-	28,000	28,000
Investment and other income		74	-	74	331
Coronavirus Job Retention Scheme		2,785	-	2,785	-
Total Receipts		138,627	2,156	140,783	144,766
PAYMENTS					
Charitable activities	3	121,491	1,896	123,387	137,174
Loan capital repaid - net		6,387	-	6,387	15,979
Independent Examination		500	-	500	500
Total payments		128,378	1,896	130,274	153,653
Net Receipts/(Payments) before transfers		10,249	260	10,509	(8,887)
Transfers between funds		(275)	275	-	-
Bank balances at 1 January		42,407	-	42,407	51,294
Bank balances at 31 December		52,381	535	52,916	42,407

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

1. Fixed Assets

	Insurance Value 2020 £
The value of assets owned are:	
Freehold Buildings:	
Church premises	2,048,488
Investment Property	<u>235,801</u>
Total buildings	2,284,289
Equipment	<u>91,552</u>
	<u>2,375,841</u>

2. Other Assets and Liabilities

	2020 £	2019 £
<u>Assets</u>		
Bank Accounts	52,916	42,407
Tax recoverable	15,000	11,979
Other debtors and prepayments	<u>746</u>	<u>730</u>
	<u>68,662</u>	<u>55,116</u>
<u>Liabilities</u>		
Principality loan	34,396	40,783
Baptist Pension Scheme	86,900	84,700
Shop unit rent received in advance	6,528	5,667
Accruals and other creditors	<u>3,015</u>	<u>2,009</u>
	<u>131,379</u>	<u>133,159</u>

The Church is an employer participating in a defined benefit pension scheme known as the Baptist Pension Scheme. This scheme is separate from the Church, and assets and liabilities are held separate from the employer and other participating employers. This scheme was in significant deficit when it was closed in December 2011, and the Church continues to make contributions as do other employers towards meeting that deficit. These contributions are scheduled to continue until 2035. The above pension liability reflects the present value at the respective dates of the future deficit contributions payable over the period to 2035.

The accounts were approved by the Trustees on 9th March 2021 and signed on their behalf by:

J Davies (Secretary)

A Clarke (Trustee)

WOODVILLE 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 with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
General donations	80,760	-	80,760	75,395
Special collections	-	2,156	2,156	-
Tax recoverable	9,671	-	9,671	15,974
	90,431	2,156	92,587	91,369

3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a. Direct Charitable Costs				
Ministry	42,810	-	42,810	54,731
Manse	14,646	-	14,646	12,341
Property	19,762	-	19,762	22,901
Worship	774	-	774	1,101
Evangelism	179	-	179	3,350
Fellowship	2,691	-	2,691	4,094
Grants and giving	23,084	1,896	24,980	24,243
	103,946	1,896	105,842	122,761

b. Support and Administration

General administration	16,935	-	16,935	13,392
Loan Interest	610	-	610	1,021
	17,545	-	17,545	14,413
Combined charitable activity cost	121,491	1,896	123,387	137,174

c. Grants and giving

	Total 2020 £	Total 2019 £
Baptist Union GB Home Mission Fund	7,550	7,335
BMS World Mission	5,900	5,740
New Wine Cymru	1,200	1,200
Cornerstone Church Rhondda	1,200	1,200
Other grants totaling less than £2,000	9,130	8,768
	24,980	24,243

4. Staff and Trustees

The charity had a monthly average of 3 employees, none of whom received salaries in excess of £60,000. Its activities are generally carried out by volunteers.

The Minister (Pastor), C Collins, received a stipend of £24,681 in the year plus contributions to his Baptist Union pension scheme £3,093 and to light and heat costs of the manse £1,032 in his role as Minister of the church, and not as a trustee.

The church paid an annual sum of £8,600 to the Minister and his wife to rent their property from them, which is then used as a manse in which they live.

Judy Davies received remuneration of £8,154 in the year plus contributions to her Baptist Union pension scheme £815 in her role as Administrator of the church, and not as a trustee.

The charity paid £4,650 to Farsight Films during 2020, for the provision of media services including the filming and production of Sunday morning broadcasts. Justin Chaloner is the owner of Farsight Films; all payments were made for services provided by Farsight Films, and not for Justin's role as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

6. Restricted Funds

During 2020 £275 was transferred to a Restricted Fund to support those in need during the Covid pandemic. The balance of the fund at the end of 2020 was £535

	£
Transfer between funds	275
Voluntary receipts	2,156
Charitable giving from fund	<u>(1,896)</u>
	535

7. Designated Reserve

During 2017 £22,500 was transferred into a designated reserve to support external causes where there was a significant missional and relationship element. The closing balance of the designated reserve at 31/12/2019 was £4,200.

During 2020 out of this reserve £200 was paid to Breathe Ministries and £400 to Care 4 Calais. In April 2020 the decision was taken by the trustees to move the balance of £3,600 from the reserve to unrestricted funds in line with Charity Commission guidance. This decision was taken to ensure sufficient funds were held to maintain the running of the charity due to the economic uncertainty created by the impact of Covid-19.

This leaves a balance of nil in the designated reserve.

The balance of unrestricted funds amounts to £52,381