

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
	<u>90,431</u>	<u>2,156</u>	<u>92,587</u>	<u>91,369</u>

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
	<u>103,946</u>	<u>1,896</u>	<u>105,842</u>	<u>122,761</u>

b. Support and Administration

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

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
	<u>24,980</u>	<u>24,243</u>

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