

# **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**

<b>Pastor:</b>	Chris Collins – Retired 30/09/2021
<b>Deacons:</b>	Justin Chaloner Alastair Clarke Judy Davies (Secretary) Henry Forrest
<b>Elders:</b>	Annabel Chaloner Stuart Hardisty Martin Pearce
<b>Governing Document:</b>	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
<b>Charity Registration number:</b>	1134695
<b>Custodian Trustee:</b>	Baptist Union Corporation
<b>Registered office:</b>	Crwys Road, Cathays, Cardiff CF24 4ND
<b>Independent Examiner:</b>	Martin Waterworth Martin Waterworth Limited Bronwylfa Llangunnor Road Carmarthen SA31 2PB
<b>Bankers:</b>	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 27<sup>th</sup> 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 £
<b>RECEIPTS</b>					
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
<b>Total Receipts</b>		<b>130,939</b>	<b>41</b>	<b>130,980</b>	<b>140,783</b>
<b>PAYMENTS</b>					
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
<b>Total payments</b>		<b>134,104</b>	<b>577</b>	<b>134,681</b>	<b>130,274</b>
Net Receipts/(Payments) before transfers		<b>(3,165)</b>	<b>(536)</b>	<b>(3,701)</b>	<b>10,509</b>
Transfers between funds		-	-	-	-
Bank balances at 1 January		<b>52,380</b>	<b>536</b>	<b>52,916</b>	<b>42,407</b>
Bank balances at 31 December		<b>49,215</b>	<b>-</b>	<b>49,215</b>	<b>52,916</b>



**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 27<sup>th</sup> 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 £
<b>a. Direct Charitable Costs</b>				
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>
<b>Combined charitable activity cost</b>	<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