

# **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**

<b>Pastor:</b>	Joshua Parmar
<b>Deacons:</b>	Justin Chaloner Judy Davies (Secretary) Henry Forrest – Resigned 24 <sup>th</sup> April 2024 Tom Fok David Garner
<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>	Thomas Williams 3 Clos-Y-Broch Cardiff CF14 9EZ
<b>Bankers:</b>	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 30<sup>th</sup> 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 £
<b>RECEIPTS</b>					
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
<b>Total Receipts</b>		<b>159,857</b>	<b>-</b>	<b>159,857</b>	<b>183,518</b>
<b>PAYMENTS</b>					
Charitable activities	3	157,945	-	157,945	172,279
Loan capital repaid - net		10,541	-	10,541	5,100
Independent Examination		500	-	500	500
<b>Total payments</b>		<b>168,986</b>	<b>-</b>	<b>168,986</b>	<b>177,879</b>
Net Receipts/(Payments) before transfers		<b>(9,129)</b>	<b>-</b>	<b>(9,129)</b>	<b>5,639</b>
Transfers between funds		-	-	-	-
Bank balances at 1 January		<b>54,920</b>	<b>-</b>	<b>54,920</b>	<b>49,287</b>
Bank balances at 31 December		<b>45,791</b>	<b>-</b>	<b>45,791</b>	<b>54,920</b>

**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 30<sup>th</sup> 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>-</u>	<u>11,273</u>	<u>24,632</u>
	109,346	-	109,346	125,041

### 3. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>a. Direct Charitable Costs</b>				
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>-</u>	<u>137,999</u>	<u>151,522</u>
<b>b. Support and Administration</b>				
General administration	18,389	-	18,389	19,616
Loan Interest	<u>1,557</u>	<u>-</u>	<u>1,557</u>	<u>1,141</u>
	19,946	-	19,646	20,757
<b>Combined charitable activity cost</b>	<u>157,945</u>	<u>-</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.