

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Details

Status Registered

Legal form Other

Registered 2012-06-01

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

Contact

Address 98
Severn Grove
Cardiff
CF11 9EQ

Phone 02920512827

Email office@calvarybaptist.co.uk

Website www.calvarybaptist.co.uk

Activities

Objects: THE PRINCIPLE 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: Public worship, prayer Bible Study, preaching and teaching, christian discipleship.Sacraments according to Baptist Principles.Mission - locally, nationally and internationally.Charitable social action in the Uk and overseas.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, The General Public/mankind

Geography

- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£81,272	£71,461	-	-
2023-12-31	£74,216	£88,700	-	-
2022-12-31	£57,731	£76,559	-	-
2021-12-31	£55,876	£61,228	-	-
2020-12-31	£56,488	£58,791	-	-

Trustees

Name	Role	Appointed
Andrew March Lawrence		2024-03-07
Dr Sarah Evans		2021-07-01
Huw Eynon		2025-03-05
Kate Lowry		2021-07-01
Rev Ian Tutton		2023-03-03

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Accounts

Annual Report for Calvary Baptist Church 2024

Registered Address

134 Cowbridge Road East, Canton, Cardiff, CF11 9ND

www.calvarybaptist.co.uk

E-mail: office@calvarybaptist.co.uk

The trustees present their Annual Report and financial statements for 2024.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination which may include the advancement of education, community service and such other general charitable purposes in the United Kingdom and other parts of the world as the church shall determine.

The church occupies premises which are held by the Baptist Union Corporation Ltd, in Trusts which are entirely compatible with the above object. The church owns a house used as a manse for the minister.

Organisational Structure and Decision-making processes

Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to demonstrate their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (no minimum or maximum number is specified), who together with the Minister, Church Secretary and Treasurer (who are also Trustees appointed by the members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the church's charitable objective.

Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.30am. Occasional services held at other times would normally be advertised in the church's monthly magazine, weekly news sheet and on our website. During 2024 the numbers of children attending Sunday morning service has continued to grow and two Sunday school classes are now being

held during the Sunday morning service, catering for primary and secondary aged pupils. Communion continues to be shared once a month during the Sunday morning service.

The church runs small groups to promote the growth of faith and discipleship. Further details of these are available from the Trustees, from the church office or at the Sunday worship services.

The Toddler Group (**Tots Plus**) is held on the church premises on Wednesday mornings during school term time, with the purpose of assisting the community and demonstrating the love of Jesus Christ. Numbers of parents and carers attending regularly with young children have remained steady over the past year.

The church's **Community Praise** outreach continues to provide a safe, warm space for those who are homeless, vulnerably housed or on a low income. Those who attend have an opportunity to participate in a short worship service followed by a light lunch. Shower facilities as well as second-hand clothing and bedding are also available free of charge. We regularly cater for 15-20 guests each week.

The Pastor and a Pastoral Team member provide home communion to housebound or sick members once a month and Pastoral Visitors continue to make in person visits to the housebound.

The weekly craft afternoon held at the church, which attracts people from the local community, is well supported with up to 15 people attending each week.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks were kept up to date and renewed during 2024. Safeguarding trustees keep in touch with the young people and their parents, and are made aware of any ongoing safeguarding issues.

The church encourages community groups and individuals to hire their facilities. The Portuguese-speaking church who normally use the building for their services on Saturdays continue to meet regularly throughout 2024. A local marching band for children and adults continued to use the upstairs rear hall for their weekly practices. A local dance group hires the upstairs hall for their weekly classes. There are monthly brass band practices in the main hall. Cardiff City Council Regeneration scheme has also used the church premises to inform local businesses and residents of their ongoing plans for the area.

The church is a collection point for the Cardiff Foodbank and this continued throughout 2024. Food is donated by individual church members throughout the year and there is special donation of food made as part of the church's Harvest service and during the Christmas period.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure. In 2024 we continued to reach out to our wider local community, making our building and its facilities available for others to enjoy.

At 31st December 2024 the membership stood at 49.

Average attendance at our worship services remained steady during the year with, on average, 40-50 members, friends and visitors being present on a Sunday morning. The Toddler Group, Community Praise and Craft Club continue to be popular and attract regular repeat attenders.

Financial Review

The church continues to raise the funds that it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during this year. The church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total receipts in 2024 were £81,272 that represented an increase of £7056 compared with the previous year. Voluntary receipts were £50,754: other receipts totaled £30518. Total payments amounted to £71461 a decrease of £17,239 compared with the previous year. A total of £3,000 was transferred from the Unrestricted Fund to the Designated Fund during the year.

Receipts into the Designated Fund totaled £2,270. Total payments from the fund amounted to £5823. This was used for repairs to the Church building.

The Restricted Fund received £978 and payments from the fund amounted to £998.

As a result of the receipts and payments the balance at the end of the year in the various funds was:

- Unrestricted Fund £13,228
- Designated Funds £60,740
- Restricted Fund £298

This totaled £74,267

The financial results for the year are set out in the following financial statements.

Reserves Policy

It is the church's policy, established many decades ago, to distribute by way of donations to other charities, any surplus that there is in the Unrestricted Fund at the end of the financial year. The balance in the Unrestricted Fund at the end of the year represents the necessary working capital for the opening month of the following year. The balance on the Designated Fund is retained to meet essential repairs and maintenance at the church and the manse.

The Trustees are satisfied that they have sufficient reserves at the 31st December 2024, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

No serious incidents took place during the year which should have been reported to the Charity Commission

Approved by the Trustees on 6th March 2025 and signed on their behalf by the

Church Secretary Kate Lowry

Meeting Chair: Paul Guns

**CALVARY BAPTIST
CHURCH**

134, Cowbridge Road East
Canton
CARDIFF

CF11 9ND

**FINANCIAL STATEMENTS - Year ended 31 December
2024
RECEIPTS AND PAYMENTS
ACCOUNT**

	n	Unrestrict ed funds (= general account) £	Designate d funds (= building fund) £	Restrict ed fund (= special objects) £	TOTAL 2024 £	TOTAL 2023 £
Receipts						
Voluntary receipts	1	49,776	-	978	50,754	51,765
Rent and or Donations	2	7,710	-	-	7,710	11,625
Gift Aid		20,418	-	-	20,418	9,454
Gross interest received		-	2,270.84	-	2,271	1,335
Other receipts	3	120	-	-	120	38
Total Receipts		78,023.24	2,270.84	978.28	81,272.36	74,216.75
Payments						
Pastorate	4	30,778	-	-	30,778	31,085
Church Administration	5	3,071	-	-	3,071	1,351
Buildings	6	20,045	5,823	-	25,868	45,982
Miscellaneous	7	1,594	-	200	1,794	329
Conferences and Training		300	-	-	300	225
Mission	8					

		1,222	-	-	1,222	1,624
Visiting Speakers		595	-	-	595	1,175
Donations and subscriptions	9	7,036	-	798	7,834	6,930
Total payments		64,640.54	5,822.61	998.28	71,461.43	88,700.42
Excess of receipts over payments		13,382.70	-	-	9,810.93	-
		-	3,551.77	20.00		14,483.67
Transfers between funds		3,000.00	3,000.00			
Balances brought forward		2,845.89	61,292.42	318.16	64,456.47	78,939.63
Balances carried forward		13,228.59	60,740.65	298.16	74,267.40	64,456.47

**CALVARY BAPTIST
CHURCH**

**FINANCIAL STATEMENTS - Year ended 31 December
2024
STATEMENT OF ASSETS AND
LIABILITIES**

	General Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2024 £	TOTAL 2023 £
Non-Current Assets					
Church Premises				4,609,645	4,501,606
Church Contents				82,418	82,418
Manse - 10 Victoria Park Road West (insurance valuations)				480,000	480,000
				5,172,063	5,064,024
Receivables					
Gift Aid claim for 2025		-	-	10,451	10,860
Utilities / Council					

	-	-	-	-	-
	-	-	-	10,451	10,860
Monetary Assets					
Bank Current account	13,220.10	0.39	298.16	13,518.65	3,157
Bank Deposit Account				60,740.26	61,292
Lloyds		3,417.20			
BU 7 day		1,985.75			
BU 30 day		13,425.33			
BU 1 Year		41,911.98			
Petty Cash	8.49	-	-	8.49	7
	13,228.59	60,740.65	298.16	74,267.40	64,456
Liabilities					
Gift Aid	9,343.00	-		-	-
	9,343.00	-	-	-	-

The **designated fund** relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse.

The **restricted funds** relates funds to be given away to good causes.

Approved by the Annual General Meeting of members held on the 6th March 2025 and signed on its behalf by

Paul Guns (Chair)

Kate Lowry (Secretary)

**CALVARY BAPTIST
CHURCH**

**FINANCIAL STATEMENTS - Year ended 31 December
2024**

NOTES TO THE FINANCIAL STATEMENTS

General Unrestricted funds	Designated funds	Restricted fund	TOTAL 2024	TOTAL 2023
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	(= general account) £	(= building fund) £	(= special objects) £	£	£
1. Voluntary receipts					
Direct to the bank	37,333	-	-	37,333	41,647
Sunday offerings/ collections	12,443	-	978	13,421	10,118
	49,776	-	978	50,754	51,765
2. Rent and or Donations					
Rental receipts	7,210	-	-	7,210	5,825
Donations	500	-	-	500	5,800
	7,710	-	-	7,710	11,625
3. Other receipts					
Contribution to Expenses	120	-	-	120	-
Amazon	-	-	-	-	38
	120	-	-	120	38
4. Pastorate					
Gross stipend	27,302	-	-	27,302	27,600
Pension and N.I.C.	3,438	-	-	3,438	3,485
Expenses	38	-	-	38	-
	30,778	-	-	30,778	31,085
5. Church Administration					
Office supplies/Costs	1,101	-	-	1,101	207
Telephone and internet	1,970	-	-	1,970	1,133
Books	-	-	-	-	11
	3,071	-	-	3,071	1,351
6. Buildings					
Utility costs	5,462	-	-	5,462	6,518
Manse utility costs	3,473	-	-	3,473	3,873
Cleaner's Salary	2,262	-	-	2,262	4,401

Insurance costs	4,863	-	-	4,863	5,027
Maintenance contracts	2,110	-	-	2,110	1,744
Minor repairs	168	-	-	168	829
Cleaning materials and costs	1,709	-	-	1,709	620
Sound room	-	-	-	-	-
Manse Repairs	-	-	-	-	835
Church roof repair/Drainpipes	-	1,460	-	1,460	10,640
Railing and Gate	-	-	-	-	8,472
Boiler	-	2,163	-	2,163	1,927
Church Wall	-	2,200	-	2,200	-
Sanctuary lights + window repair	-	-	-	-	1,097
	20,045	5,823	0	25,867.81	45,981.72

NOTES TO THE FINANCIAL STATEMENTS

General Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2024 £	TOTAL 2023 £
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7. Miscellaneous

Non-members Wedding	0	-	-	-	300
Gary Leaving Gift and Lunch	1116	-	200	1,316	-
Laptop	369	-	-	369	-
Christmas Lights	9	-	-	9	-
Ann Lloyd Frame for Gift of	100	-	-	100	-

Appriciation	-	-	-	-	29
	1,594	-	200	1,794	329

8. Mission

Children and youth	-	-	-	-	-
DBS checks	-	-	-	-	-
Community praise	337	-	-	337	836
Outreach and worship	885	-	-	885	788
	1,222	-	-	1,222	1,624

9. Donations and subscriptions

Baptist Union of Great Britain	264	-	-	264	237
BMS World Mission	650	-	184	834	627
Concern Cymru	163	-	-	163	133
Christians Against Poverty	163	-	-	163	89
Christian Aid	-	-	-	-	180
Evangelical Alliance	80	-	-	80	80
Kevin Dare	-	-	200	200	355
O M F (International)	1,950	-	-	1,950	1,464
Samaritans Purse	-	-	110	110	
Spurgeons Childrens Charity	-	-	304	304	401
SWBA Home Mission	2,925	-	-	2,925	2,684
South Wales Baptist Association	192	-	-	192	161
South Wales Baptist College	325	-	-	325	244
TEAR Fund	325	-	-	325	275
	7,036	-	798	7,834	6,930

**Independent examiner's report to the trustees and members of Calvary Baptist Church of
134 Cowbridge Road, Canton, Cardiff, CF11 9ND
Charity number 1147565**

I report on the accounts for the year ended 31 December 2024, which are set out on pages 1 to 4.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in, any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____ Date:

Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd
65 Kelston Road
Whitchurch
CARDIFF
CF14 2AH

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Accounts

Annual Report for Calvary Baptist Church 2023

Registered Address

134 Cowbridge Road East, Canton, Cardiff, CF11 9ND
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Organisational Structure and Decision-making processes

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Objectives and Activities

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Central to the work and witness of the church is the provision of regular public services of Christian worship. In the past these services normally take place each Sunday at 10.30am. Occasional services held at other times would normally be advertised in the church's monthly magazine, weekly news sheet and on our website. During 2023 the numbers of children attending Sunday morning service has continued to grow and two Sunday school classes are

now being held during the Sunday morning service, catering for primary and secondary aged pupils. Communion continues to be shared once a month during the Sunday morning service.

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The Toddler Group (**Tots Plus**) is held on the church premises on Wednesday mornings during school term time, with the purpose of assisting the community and demonstrating the love of Jesus Christ. Numbers of parents and carers attending regularly with young children have increased steadily over the past year.

The church's **Community Praise** outreach continues to provide a safe, warm space for those who are homeless, vulnerably housed or on a low income. Those who attend have an opportunity to participate in a short worship service followed by a light lunch. Shower facilities as well as second-hand clothing and bedding are also available free of charge. We regularly cater for 15-20 guests each week.

Our regular fortnightly services at two local care homes have not restarted since the pandemic. The Pastor and a Pastoral Team member provide home communion to housebound or sick members once a month and Pastoral Visitors continue to make in person visits to the housebound.

The weekly craft afternoon held at the church which attracts people from the local community is well supported with up to 15 people attending each week.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks were kept up to date and renewed during 2023. Safeguarding trustees keep in touch with the young people and their parents, and are made aware of any ongoing safeguarding issues.

The church normally encourages groups and individuals to hire their facilities. The Portuguese-speaking church who normally use the building for their services on Saturdays continue to meet regularly throughout 2023. A local marching band for children and adults continue to use the upstairs rear hall for their weekly practices. There are monthly band practices in the main hall; a local Fairtrade business has used our premises for its board meetings during 2023. Cardiff City Council Regeneration scheme has also used the church premises to inform local businesses and residents of their ongoing plans for the area.

The Cardiff Night Shelter has not returned to the church since the pandemic.

The church is a collection point for the Cardiff Foodbank and this continued throughout 2023. Food is donated by individual church members throughout the year and there is special donation of food made as part of the church's Harvest service and during the Christmas period..

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure. In 2023 we continued to reach out to

our wider local community, making our building and its facilities available for others to enjoy.

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Financial Review

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The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total receipts in 2023 were £74,216 that represented an increase of £16,485 compared with the previous year. Voluntary receipts were £51,765: other receipts totaled £2,2452. Total payments amounted to £88,700 an increase of £12,141 compared with the previous year. A total of £ 2,528 was transferred from the Unrestricted Fund to the Designated Fund during the year.

Receipts into the Designated Fund totaled £6,334. Total payments from the fund amounted to £22,970. A proportion of this was used for repairs to the Church building. The other proportion went towards repairs at the manse.

The Restricted Fund received £676 and payments from the fund amounted to £796.

As a result of the receipts and payments the balance at the end of the year in the various funds was:

- Unrestricted Fund £2,845
- Designated Funds £61,292
- Restricted Fund £318

This totaled £64,456

The financial results for the year are set out in the following financial statements.

Reserves Policy

It is the church's policy, established many decades ago, to distribute by way of donations to other charities, any surplus that there is in the Unrestricted Fund at the end of the financial year. The balance in the Unrestricted Fund at the end of the year represents the necessary working capital for the opening month of the following year. The balance on the Designated Fund is retained to meet essential repairs and maintenance at the church and the manse.

The Trustees are satisfied that they have sufficient reserves at the 31st December 2023, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

No serious incidents took place during the year which should have been reported to the Charity Commission

Approved by the Trustees on 7th March 2024 and signed on their behalf by the **Revd. Gary Collier.**

CALVARY BAPTIST CHURCH
 134, Cowbridge Road East
 Canton
 CARDIFF
 CF11 9ND

FINANCIAL STATEMENTS - Year ended 31 December 2023
RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2023 £	TOTAL 2022 £
Receipts					
Voluntary receipts	51,089	-	676	51,765	43,368
Rent and or Donations	6,625	5,000	-	11,625	4,815
Gift Aid	9,454	-	-	9,454	8,750
Gross interest received	-	1,334.77	-	1,335	771
Other receipts	38	-	-	38	27
Total Receipts	67,205.88	6,334.77	676.10	74,216.75	57,731
Payments					
Pastorate	31,085	-	-	31,085	31,429
Church Administration	1,351	-	-	1,351	1,124
Buildings	23,012	22,970	-	45,982	33,667
Miscellaneous	329	-	-	329	325
Conferences and Training	225	-	-	225	-
Mission	1,624	-	-	1,624	908
Visiting Speakers	1,175	-	-	1,175	1,345
Donations and subscriptions	6,134	-	796	6,930	7,761
Total payments	64,934.22	22,970.10	796.10	88,700.42	76,559
Excess of receipts over payments	2,271.66	- 16,635.33	- 120.00	- 14,483.67	- 18,828.02
Transfers between funds	- 2,528.83	2,528.83	-	-	-
Balances brought forward	3,103.06	75,398.41	438.16	78,939.63	97,767.65
Correction from 2022		0.51		0.51	
Balances carried forward	2,845.89	61,292.42	318.16	64,456.47	78,939.63

CALVARY BAPTIST CHURCH

FINANCIAL STATEMENTS - Year ended 31 December 2023

STATEMENT OF ASSETS AND LIABILITIES

	General Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2023 £	TOTAL 2022 £
Non-Current Assets					
Church Premises				4,501,606	3,476,412
Church Contents				82,418	73,130
Manse - 10 Victoria Park Road West (insurance valuations)				480,000	465,000
				5,064,024	4,014,542
Receivables					
Gift Aid claim for 2024		-	-	10,860	8,009
Utilities / Council	-	-	-	-	-
	-	-	-	10,860	8,009
Monetary Assets					
Bank Current account	2,838.65	0.39	318.16	3,157.20	1,465
Bank Deposit Account				61,292.03	58,647
Lloyds		34.19			
BU 7 day		8,090.16			
BU 30 day		12,867.69			
BU 1 Year		40,299.99			
Petty Cash	7.24	-	-	7.24	8
	2,845.89	61,292.42	318.16	64,456.47	60,120
Liabilities					
Utilities	-	-	-	-	-
	-	-	-	-	-

The **designated fund** relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse.

The **restricted funds** relates funds to be given away to good causes.

Approved by the Annual General Meeting of members held on the 7th March 2024
and signed on its behalf by

Rev Gary Collier (Chairman)

Kate Lowry (Secretary)

CALVARY BAPTIST CHURCH

FINANCIAL STATEMENTS - Year ended 31 December 2023

NOTES TO THE FINANCIAL STATEMENTS

	General Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2023 £	TOTAL 2022 £
1. Voluntary receipts					
Direct to the bank	41,647	-	-	41,647	35,223
Sunday offerings/ collections	9,442	-	676	10,118	8,145
	51,089	-	676	51,765	43,368
2. Rent and or Donations					
Rental receipts	5,825	-	-	5,825	4,615
Donations	800	5,000	-	5,800	200
	6,625	5,000	-	11,625	4,815
3. Other receipts					
Contribution to Expenses		-	-	-	-
Amazon	38	-	-	38	27
	38	-	-	-	-
4. Pastorate					
Gross stipend	27,600	-	-	27,600	25,500
Pension and N.I.C.	3,485	-	-	3,485	5,454
Expenses		-	-	-	475
	31,085	-	-	31,085	31,429
5. Church Administration					
Office costs		-	-	-	220
Office supplies	207	-	-	207	74
Telephone and internet	1,133	-	-	1,133	760
Books	11	-	-	11	70
	1,351	-	-	1,351	1,124
6. Buildings					
Utility costs	6,518	-	-	6,518	5,041
Manse utility costs	3,873	-	-	3,873	3,224
Cleaner's Salary	4,401	-	-	4,401	2,892
Insurance costs	5,027	-	-	5,027	4,584
Maintenance contracts	1,744	-	-	1,744	1,640
Minor repairs	829	-	-	829	73
Cleaning materials and costs	620	-	-	620	532
Sound room		-	-	-	158
Manse Repairs	-	835	-	835	2,505
Church roof repair/Drainpipes	-	10,640	-	10,640	1,890
Railing and Gate		8,472		8,472	
Boiler		1,927		1,927	
New Disabled Toilet				-	460
Carpet - creche				-	334
Sanctuary lights + window repair		1,097		1,097	7,546
Kitchens boilers				-	1,983
Link Door				-	804
	23,012	22,970	0	45,981.72	33,667

NOTES TO THE FINANCIAL STATEMENTS

General Unrestricted funds (= general account) £	Designated funds (= building fund) £	Restricted fund (= special objects) £	TOTAL 2023 £	TOTAL 2022 £
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7. Miscellaneous

Non-members Wedding	300	-	-	300	200
Food for 50th Anniversary		-	-	-	78
Tea & Coffee				-	13
Flowers 50th Anniversary				-	34
Frame for Gift of Appreciation	29	-	-	29	
	329	-	-	329	325

8. Mission

Children and youth	-	-	-	-	-
DBS checks				-	129
Community praise	836	-	-	836	91
Outreach and worship	788	-	-	788	688
	1,624	-	-	1,624	908

9. Donations and subscriptions

Baptist Union of Great Britain	237	-	-	237	230
BMS World Mission	532	-	95	627	790
Concern Cymru	133	-	-	133	150
Christians Against Poverty	89	-	-	89	100
Christian Aid	-	-	180	180	200
DEC Afghanistan Appeal				-	60
DEC Ukraine Appeal				-	530
Evangelical Alliance	80	-	-	80	80
Kevin Dare	355	-	-	355	-
O M F (International)	1,464	-	-	1,464	1,400
Salvation Army				-	25
Spurgeons Childrens Charity			401	401	225
SWBA Home Mission	2,684	-	-	2,684	3,182
South Wales Baptist Association	161	-	-	161	141
South Wales Baptist College	244	-	-	244	275
TEAR Fund	155	-	120	275	175
Wedding Flowers J+V				-	128
Zoon - tripod				-	69
	6,134	-	796	6,930	7,564

**Independent examiner's report to the trustees and members of Calvary Baptist Church of
134 Cowbridge Road, Canton, Cardiff, CF11 9ND
Charity number 1147565**

I report on the accounts for the year ended 31 December 2023, which are set out on pages 1 to 4.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____ Date:

Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd
65 Kelston Road
Whitchurch
CARDIFF
CF14 2AH

**Independent examiner's report to the trustees and members of Calvary Baptist Church of
134 Cowbridge Road, Canton, Cardiff, CF11 9ND
Charity number 1147565**

I report on the accounts for the year ended 31 December 2023, which are set out on pages 1 to 4.

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The charity's trustees are responsible for the preparation of the accounts. The charity's trustees

consider that an audit is not required for this year under section 144 of the Charities Act 2011

(the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

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a comparison of the accounts presented with those records. It also includes consideration of any

unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning

any such matters. The procedures undertaken do not provide all the evidence that would be

required in an audit, and consequently no opinion is given as to whether the accounts present

a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting records and comply with the accounting requirements of the Charities Act have not been

met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding

of the accounts to be reached.

Signed: _____ Date: 7th March 2024

Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd
65 Kelston Road
Whitchurch
CARDIFF
CF14 2AH

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Accounts

Annual Report for Calvary Baptist Church 2022

Registered Address

134 Cowbridge Road East, Canton, Cardiff, CF11 9ND
www.calvarybaptist.co.uk
E-mail: office@calvarybaptist.co.uk

The trustees present their Annual Report and financial statements for 2022.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination which may include the advancement of education, community service and such other general charitable purposes in the United Kingdom and other parts of the world as the church shall determine.

The church occupies premises that are held by the Baptist Union Corporation Ltd, in Trusts which are entirely compatible with the above object. The church owns a house used as a manse for the minister.

Organisational Structure and Decision-making processes

Members of the church are accepted in accordance with the Constitution, which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to demonstrate their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (no minimum or maximum number is specified), who together with the Minister, Church Secretary and Treasurer (who are also Trustees appointed by the members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the church's charitable objective.

Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship. In the past these services normally take place each Sunday at 10.30am and every 1st and 3rd Sunday at 5.00pm. Occasional services held at other times would normally be advertised in the church's monthly magazine, weekly news sheet and on our website. During 2022 the Sunday morning services have resumed and are held in the church building; participants are no longer able

to join on-line, as was the case during part of 2021 at the latter stages of the pandemic. The children's teaching programme during the Sunday morning service has also continued to grow. Communion has been held once a month during the Sunday morning services with hygiene restrictions being observed to prevent the spread of Covid and other infections. The Sunday evening meetings did not resume during 2022.

The church run small groups for the growth of faith and discipleship were restarted during December 2022 with three Life Groups being established for Advent bible studies. These have continued into 2023. Further details of these are available from the Trustees, from the church office or at the Sunday worship services.

The Toddler Group (Tots Plus) restarted in early September 2022 once the risk of infection was considered low and Covid vaccination rates were high. This meeting is held in the church premises on Wednesday mornings during school terms, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

During the pandemic these meetings had been suspended. Initially the returning group was small in number but this has gradually increased during the last months of 2022.

The Money Course from Christians Against Poverty did not restart in 2022, but it is hoped that a new course might be held in the church building during 2023.

The church's Community Praise outreach worship service and lunch provision which closed in March 2020 during the first Covid lockdown, reopened in November 2022. This is an important weekly social event for those who are homeless or vulnerably housed or on a low income, as those attending may access our showering facilities and our store of second-hand clothing and bedding, have a free hot meal and receive any advice if needed. In the past we expected to cater for between 30 and 45 people each week. Since reopening the number of visitors each week has dropped to about 15. However it is expected that this will rise over time.

The new team of church members responsible for this outreach are reduced in number and, with less capacity for providing cooked meals, we have been providing soup and a pudding each week, which has been well received.

During 2021 the Covid pandemic prevented us from holding our regular fortnightly services at two local care homes. These services have not yet restarted. The provision of communion to housebound or sick members in their homes once a month by the Pastor and a Pastoral Team member, has now resumed and during 2022 Pastoral Visitors have once more been able to make in person visits to the housebound.

The weekly craft afternoon held at the church, which attracts people from the local community, was closed in March 2020 due to pandemic restrictions. The group restarted in September 2022 and is now once again well attended.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks were kept up to date and renewed during 2022. Safeguarding trustees keep in touch with the young people and their parents, and are made aware of any on-going safeguarding issues.

The fortnightly meeting for older ladies in the church for lunch and fellowship closed down during 2020 due to the pandemic and was unable to meet in 2021. This has not restarted owing to lack of members able to attend.

The church normally encourages groups and individuals to hire their facilities. The Portuguese-speaking church that normally use the building for their services on Saturdays returned to the church building in late 2021 and continued to meet regularly throughout 2022. In 2022 a local

marching band for children, Sovereign Majestic, has been using the upstairs rear hall for their weekly practices. There are monthly band practices in the main hall and a local Fair-trade business has used our premises for its board meetings during 2022.

The church was one of the host churches for Cardiff Night Shelter during the winter months, collaborating with members from Rhiwbina Baptist Church to provide two hot meals, beds, showering facilities, entertainment and advice every Thursday night. This facility had to close during 2020 and has not yet resumed at Calvary Baptist Church.

The church is normally a collection point for the Cardiff Foodbank and this has resumed in 2022. Food is donated by individual church members throughout the year and there is special donation of food is made as part of the church's Harvest service.

Although our activities were severely curtailed by the pandemic, in 2022 the Church has once again been able to provide a benefit to the public through the resumption of most of its former activities as outlined above.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure. In 2022, after almost two years when most face-to-face fellowship activities were put on hold and many meetings between members or church attenders had to be held on-line or by telephone, we are once again able to reach out to our wider local community, making our building and its facilities available for others to enjoy.

At 31st December 2022 the membership stood at 46.

Average attendance at our worship services remained steady during the year with, on average, 40-50 members, friends and visitors being present on a Sunday morning. The Toddler Group, Community Praise and Craft Club continue to be popular now these groups are able to meet in the building again.

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2022				
		STATEMENT OF ASSETS AND LIABILITIES				
		General				
		Unrestricted	Designated	Restricted	TOTAL	TOTAL
		funds	funds	fund	2022	2021
		(= general	(= building	(= special		
		account)	fund)	objects)		
		£	£	£	£	£
Non-Current Assets						
Church Premises			3,476,412		3,476,412	3,131,903
Church Contents			73,130		73,130	66,421
Manse - 10 Victoria Park Road West (insurance valuations)			465,000		465,000	440,000
			4,014,542		4,014,542	3,638,324
Receivables						
Gift Aid claim for 2023		8,009	-	-	8,009	8,430
Utilities / Council		-	-	-	-	-
		8,009	-	-	8,009	8,430
Monetary Assets						
Bank Current account		3,103.06	0.39	438.16	3,541.61	6,062
Bank Deposit Account			75,398.41		75,398.41	92,150
Petty Cash		8.15	-	-	8.15	8
		3,111.21	75,398.80	438.16	78,948.17	98,219
Liabilities						
Utilities		-	-	-	-	-
		-	-	-	-	-
The designated fund relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse.						
The restricted funds relates funds to be given away to good causes.						
Approved by the Annual General Meeting of members held on the 2nd of March 2023 and signed on its behalf by						
Paul Guns (Chairman)						
and						
Kate Lowry (Secretary)						

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2022				
NOTES TO THE FINANCIAL STATEMENTS						
	General					
	Unrestricted	Designated	Restricted	TOTAL	TOTAL	
	funds	funds	fund	2022	2021	
	(= general	(= building	(= special			
	account)	fund)	objects)			
	£	£	£	£	£	
1. Voluntary receipts						
Direct to the bank	35,223	-	-	35,223	32,270	
Sunday offerings/ collections	7,015	-	1,130	8,145	10,229	
	42,238	-	1,130	43,368	42,499	
2. Rent and or Donations						
Rental receipts	4,615	-	-	4,615	2,335	
Donations	200	-	-	200	120	
	4,815	-	-	4,815	2,455	
3. Other receipts						
Contribution to Expenses			-	-	-	-
Amazon	27	-	-	27	31	
	27	-	-	-	-	
4. Pastorate						
Gross stipend	25,500	-	-	25,500	25,200	
Pension and N.I.C.	5,454	-	-	5,454	7,000	
Expenses	475	-	-	475	4	
	31,429	-	-	31,429	32,203	
5. Church Administration						
Office costs	220	-	-	220	-	
Office supplies	74	-	-	74	-	
Telephone and internet	760	-	-	760	545	
Books	70	-	-	70	-	
	1,124	-	-	1,124	545	
6. Buildings						
Utility costs	5,041	-	-	5,041	3,016	
Manse utility costs	3,224	-	-	3,224	3,712	
Cleaner's Salary	2,892	-	-	2,892	3,660	
Insurance costs	4,584	-	-	4,584	3,525	
Maintenance contracts	1,640	-	-	1,640	1,095	
Minor repairs	73	-	-	73	-	
Cleaning materials and costs	532	-	-	532	134	
Sound room	158	-	-	158	-	
Manse Repairs	-	2,505	-	2,505	786	
Church roof repair/Drainpipes	-	1,890	-	1,890	2,141	
Church Projector	-	-	-	-	844	
New Disabled Toilet		460		460		
Carpet - creche		334		334		
Sanctuary lights + window repair		7,546		7,546		
Kitchens boilers		1,983		1,983		
Link Door		804		804		
	18,145	15,522	0	33,666.91	18,913	

Calvary Baptist Church

NOTES TO THE FINANCIAL STATEMENTS						
	General					
	Unrestricted	Designated	Restricted	TOTAL	TOTAL	
	funds	funds	fund	2022	2021	
	(= general	(= building	(= special			
	account)	fund)	objects)			
	£	£	£	£	£	
7. Miscellaneous						
Non-members Wedding	200	-	-	200		
Food for 50th Anniversary	78	-	-	78		
Tea & Coffee	13			13		
Flowers 50th Anniversary	34			34		
Pastoral gifts		-	-			45
Communion cups		-	-			19
Zoom Equipment						743
Gifts of Appreciation		-	-			275
	325	-	-	325		1,082
8. Mission						
Children and youth	-	-	-	-		-
DBS checks	129			129		129
Community praise	91	-	-	91		-
Outreach and worship	688	-	-	688		698
	908	-	-	908		827
9. Donations and subscriptions						
Baptist Union of Great Britain	230	-	-	230		233
BMS World Mission	600	-	190	790		713
Concern Cymru	150	-	-	150		150
Christians Against Poverty	100	-	-	100		100
Christian Aid	-	-	200	200		40
DEC Afghanistan Appeal			60	60		
DEC Ukraine Appeal			530	530		
Evangelical Alliance	80	-	-	80		80
Fair Trade Foundation		-	-	-		47
Kevin Dare		-	-	-		600
O M F (International)	1,400	-	-	1,400		1,400
Salvation Army			25	25		
Spurgeons Childrens Charity			225	225		
SWBA Home Mission	3,025	-	157	3,182		3,025
South Wales Baptist Association	141	-	-	141		147
South Wales Baptist College	275	-	-	275		275
TEAR Fund	175	-	-	175		175
Wedding Flowers J+V			128	128		
Zoon - tripod			69	69		
	6,176	-	1,585	7,564		6,985

**Independent examiner's report to the trustees and members of Calvary Baptist Church of
134 Cowbridge Road, Canton, Cardiff, CF11 9ND**

Charity number 1147565

I report on the accounts for the year ended 31 December 2022, which are set out on pages 1 to 4.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 13/2/23

Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd

65 Kelston Road
Whitchurch
CARDIFF
CF14 2AH

Calvary Baptist Church

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Accounts

Annual Report for Calvary Baptist Church 2021

Registered Address

134 Cowbridge Road East, Canton, Cardiff, CF11 9ND
www.calvarybaptist.co.uk
E-mail: office@calvarybaptist.co.uk

The trustees present their Annual Report and financial statements for 2021.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination which may include the advancement of education, community service and such other general charitable purposes in the United Kingdom and other parts of the world as the church shall determine.

The church occupies premises which are held by the Baptist Union Corporation Ltd, in Trusts which are entirely compatible with the above object. The church owns a house used as a manse for the minister.

Organisational Structure and Decision-making processes

Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to demonstrate their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (no minimum or maximum number is specified), who together with the Minister, Church Secretary and Treasurer (who are also Trustees appointed by the members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the church's charitable objective.

Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.30am and every 1st and 3rd Sunday at 5.00pm. Occasional services held at other times would normally be advertised in the church's monthly magazine, weekly news sheet and on our website. During 2021 services have been limited by restrictions imposed by the Covid pandemic. For the first half of 2021 we continued to hold a single weekly service on-line every Sunday morning. However since September 2021 this service has been held in the church building and made accessible on-line via Zoom for those who could not attend. The children's teaching programme was also reinstated at this time although in a reduced form. Communion has been held once a month during these in person services with Covid regulations observed to prevent the spread of infection.

The church-run small groups for the growth of faith and discipleship are still suspended until such time as Covid are lifted to allow meeting in one another's homes again. It is hoped that these can restart once Covid restrictions have been eased. Further details of these will then be available from the Trustees, from the church office or at the Sunday worship services.

The church normally runs a Toddler Group which meets in the church premises on Wednesday mornings during school terms, with the purpose of assisting the community and demonstrating the love of Jesus Christ. During

the pandemic these meetings have been suspended, but it is hoped that they may reopen once restrictions have been lifted.

The Money Course from Christians Against Poverty was not held during 2021 but it is hoped that this will be held again once Covid restrictions permit.

The church's Community Praise outreach worship service and lunch provision which closed in March 2020 during the first Covid lockdown and has not yet reopened. It is hoped that this outreach will reopen when restrictions have been lifted. This is an important weekly social event for those who are homeless or vulnerably housed or on a low income, as those attending may access our showering facilities and our store of second-hand clothing and bedding, have a free hot meal and receive any advice if needed. We would normally expect to cater for between 30 and 45 people each week.

During 2021 the Covid pandemic prevented us from holding our regular fortnightly services at two local care homes. We have kept in touch with phone calls, cards and cakes, but have not been able to visit. We hope to resume this service once the pandemic has ceased. The provision of communion to housebound or sick members in their homes once a month has also been prevented during the lockdowns of 2021. However our Pastor continued to visit the sick or housebound whenever this was needed. Toward the end of 2021 Pastoral Visitors were able to resume in person visits to the housebound.

The weekly craft afternoon held at the church which attracts people from the local community and beyond has been closed since March 2020 due to pandemic restrictions. Again it is hoped that this might restart once restrictions are lifted.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks were kept up to date and renewed during 2021. In 2021 the Safeguarding trustees kept in touch with the young people and their parents, and were made aware of any safeguarding issues.

The fortnightly meeting for older ladies in the church for lunch and fellowship closed down during 2020 due to the pandemic and was unable to meet in 2021. It is hoped that this will reopen once the pandemic is over.

The church normally encourages groups and individuals to hire their facilities. However Covid restrictions prevented events or community group meetings in the church building during the first half of 2021. From September 2021 the Portuguese-speaking church who normally use the building for their services were able to return to the church building.

The church was one of the host churches for Cardiff Night Shelter during the winter months, collaborating with members from Rhiwbina Baptist Church to provide two hot meals, beds, showering facilities, entertainment and advice every Thursday night. This facility had to close during 2020 to avoid the spread of the Covid virus and has not yet resumed.

The church is normally a collection point for the Cardiff Foodbank, however during 2021 this was not possible. Instead a food collection was made at a Harvest service at the church in September 2021.

Although our activities have been severely curtailed by the pandemic which has made it difficult to use our building, the church believes that once the current restrictions have been lifted it will once again be able to provide a benefit to the public through the resumption of some or all of the activities outlined above.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure. 2021 was a year of most face-to-face fellowship activities being put on hold and many meetings between members or church attenders had to be held on-line or by telephone. This had restricted our effectiveness within the wider local community and we look forward to returning to the church building and resuming our community activities once the pandemic is over.

At 31st December 2020 the membership stood at 44.

Average attendance at our worship services remained steady during the year with, on average, 40 being present on a Sunday morning, either in person or on-line. It is likely that the Toddler Group and Community Praise will continue to be popular weekly events once groups are able to meet in the building again.

Financial Review

The church continues to raise the funds that it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total receipts in 2021 were £55,876, that represented a decrease of £612 compared with the previous year. Voluntary receipts were £40,951; rent and donations £2,455 and Gift Aid and HMRC (furlough) grants were £10,688, showing a small decrease in voluntary receipts, and a decrease in Gift Aid, HMRC (furlough) grants, and rent and donations. Total payments amounted to £61,228 an increase of 4% compared with the previous year. There were no transfers from the Designated Fund to the Unrestricted Fund during the year.

Receipts into the Designated Fund totaled £206. Total payments from the fund amounted to £3,770. A proportion of this was used for repairs to the Church building. The other proportion went towards repairs at the manse.

The Restricted Fund received £1548 and payments from the fund amounted to £1096.

As a result of the receipts and payments the balance at the end of the year in the various funds was:

- Unrestricted Fund £4725
- Designated Funds £92,149
- Restricted Fund £892

This totaled £97,767

The financial results for the year, together with a summary of the accounting policies adopted are set out in the following financial statements.

Reserves Policy

It is the church's policy, established many decades ago, to distribute by way of donations to other charities, any surplus that there is in the Unrestricted Fund at the end of the financial year. The balance in the Unrestricted Fund at the end of the year represents the necessary working capital for the opening month of the following year. The balance on the Designated Fund is retained to meet essential repairs and maintenance at the church and the manse.

The Trustees are satisfied that they have sufficient reserves at the 31st December 2021, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

No serious incidents took place during the year which should have been reported to the Charity Commission

Approved by the Trustees on 3rd March 2021 and signed on their behalf by the **Rev. Gary Collier**.

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2021				
134, Cowbridge Road East		RECEIPTS AND PAYMENTS ACCOUNT				
Canton						
CARDIFF	n					
CF11 9ND	o	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	t	funds	funds	fund	2021	2020
	e	(= general	(= building	(= special		
	s	account)	fund)	objects)		
		£	£	£	£	£
Receipts						
Voluntary receipts	1	40,951	-	1,548	42,499	41,375
Rent and or Donations	2	2,455	-	-	2,455	3,432
Gift Aid / HMRC Grants (Furlough)		10,688	-	-	10,688	11,412
Gross interest received		-	203	-	203	270
Other receipts	3	31	-	-	31	-
Total Receipts		54,125.10	202.66	1,548.00	55,875.76	56,488
Payments						
Pastorate	4	32,203	-	-	32,203	30,625
Church Administration	5	584	-	-	584	860
Buildings	6	15,142	3,770	-	18,913	19,247
Miscellaneous	7	339	-	743	1,082	212
Conferences and Training		-	-	-	-	-
Mission	8	827	-	-	827	1,061
Visiting Speakers		635	-	-	635	40
Donations and subscriptions	9	6,632	-	353	6,985	6,746
Total payments		56,361.57	3,770.40	1,096.35	61,228.32	58,791
Excess of receipts over payments		- 2,236.47	- 3,567.74	451.65	- 5,352.56	- 2,302.57
Transfers between funds						
Balances brought forward		6,961.74	95,717.63	440.84	103,120.21	105,422.78
Balances carried forward		4,725.27	92,149.89	892.49	97,767.65	103,120.21

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2021				
		STATEMENT OF ASSETS AND LIABILITIES				
		General				
		Unrestricted	Designated	Restricted	TOTAL	TOTAL
		funds	funds	fund	2021	2020
		(= general	(= building	(= special		
		account)	fund)	objects)		
		£	£	£	£	£
Non-Current Assets						
Church Premises					3,131,903	3,014,344
Church Contents					66,421	66,222
Manse - 10 Victoria Park Road West (insurance valuations)					440,000	400,000
					3,638,324.00	3,480,566
Receivables						
Gift Aid claim for 2022			-	-	8,430.00	8,061
Utilities / Council		-	-	-	-	55
		-	-	-	8,430.00	8,116
Monetary Assets						
Bank Current account		4,717.12	0.39	892.49	5,610.00	7,395
Bank Deposit Account		-	92,149.50		92,149.50	95,717
Petty Cash		8.15	-	-	8.15	8
		4,725.27	92,149.89	892.49	97,767.65	103,120
Liabilities						
Utilities		-	-	-	-	-
		-	-	-	-	-
<p>The designated fund relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse.</p>						
<p>The restricted funds relates funds to be given away to good causes.</p>						
<p>Approved by the Annual General Meeting of members held on the 3rd of March 2022 and signed on its behalf by</p>						
<p>Rev Gary Collier (Chairman)</p>						
<p>Kate Lowry (Secretary)</p>						

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2021				
NOTES TO THE FINANCIAL STATEMENTS						
	General	Designated	Restricted	TOTAL	TOTAL	
	Unrestricted	funds	funds	2021	2020	
	(= general	(= building	(= special			
	account)	fund)	objects)			
	£	£	£	£	£	
1. Voluntary receipts						
Direct to the bank	32,270	-	-	32,270	32,210	
Sunday offerings/ collections	8,681	-	1,548	10,229	9,165	
	40,951	-	1,548	42,499	41,375	
2. Rent and or Donations						
Rental receipts	2,335	-	-	2,335	2,582	
Donations	120	-	-	120	850	
	2,455	-	-	2,455	3,432	
3. Other receipts						
Contribution to Expenses			-	-	-	-
Amazon	31	-	-	31	-	-
	31	-	-	-	-	-
4. Pastorate						
Gross stipend	25,200	-	-	25,200	24,684	
Pension and N.I.C.	7,000	-	-	7,000	5,932	
Expenses	4	-	-	4	9	
	32,203	-	-	32,203	30,625	
5. Church Administration						
Office costs	40	-	-	-	-	-
Office supplies		-	-	-	295	
Telephone and internet	545	-	-	545	564	
Books	-	-	-	-	-	-
	584	-	-	545	860	
6. Buildings						
Utility costs	3,016	-	-	3,016	3,588	
Manse utility costs	3,712	-	-	3,712	2,919	
Cleaner's Salary	3,660	-	-	3,660	4,080	
Insurance costs	3,525	-	-	3,525	3,918	
Maintenance contracts	1,095	-	-	1,095	1,428	
Minor repairs		-	-	-	925	
Cleaning materials and costs	134	-	-	134	495	
Sound room		-	-	-	3	
Manse Repairs - Garden shed /roof,	-	786	-	786	690	
Church roof repair/Drainpipes	-	2,141	-	2,141	1,200	
Church Projector	-	844	-	844	-	
	15,142	3,770.40	0	18,912.52	19,247	

NOTES TO THE FINANCIAL STATEMENTS						
	General					
	Unrestricted	Designated	Restricted	TOTAL	TOTAL	
	funds	funds	fund	2021	2020	
	(= general	(= building	(= special			
	account)	fund)	objects)			
	£	£	£	£	£	
7. Miscellaneous						
Pastoral gifts	45	-	-	45	-	
Communion cups	19	-	-	19	-	
Zoom Equipment			743			
Gifts of Appreciation	275	-	-	275	50	
Book Binding		-	-	-	162	
	339	-	743	339	212	
8. Mission						
Children and youth	-	-	-	-	-	
DBS checks	129			129	264	
Community praise		-	-	-	100	
Outreach and worship	698	-	-	698	697	
	827	-	-	827	1,061	
9. Donations and subscriptions						
Baptist Union of Great Britain	233	-	-	233	244	
BMS World Mission	600	-	113	713	605	
Concern Cymru	150	-	-	150	150	
Christians Against Poverty	100	-	-	100	100	
Christian Aid	-	-	40	40	-	
Evangelical Alliance	80	-	-	80	80	
Fair Trade Foundation	47	-	-	47	145	
Kevin Dare	400	-	200	600	400	
Night Shelter	-	-	-	-	-	
O M F (International)	1,400	-	-	1,400	1,400	
SWBA Home Mission	3,025	-	-	3,025	3,025	
South Wales Baptist Association	147	-	-	147	147	
South Wales Baptist College	275	-	-	275	275	
TEAR Fund	175	-	-	175	175	
	6,632	-	353	6,985	6,746	

**Independent examiner's report to the trustees and members of Calvary Baptist Church of
134 Cowbridge Road, Canton, Cardiff, CF11 9ND**

Charity number 1147565

I report on the accounts for the year ended 31 December 2021, which are set out on pages 1 to 4.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.


Independent examiner's statement

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 8/2/22

Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd
65 Kelston Road
Whitchurch
CARDIFF
CF14 2AH

CALVARY BAPTIST CHURCH

England & Wales - Charity number 1147565

Accounts

Annual Report for Calvary Baptist Church - 2020

Registered Address

134 Cowbridge Road East, Canton, Cardiff, CF11 9ND

www.calvarybaptist.co.uk

E-mail: office@calvarybaptist.co.uk

The trustees present their Annual Report and financial statements for 2020.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination which may include the advancement of education, community service and such other general charitable purposes in the United Kingdom and other parts of the world as the church shall determine.

The church occupies premises which are held by the Baptist Union Corporation Ltd, in Trusts which are entirely compatible with the above object. The church owns a house used as a manse for the minister.

Organisational Structure and Decision-making processes

Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to demonstrate their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees (no minimum or maximum number is specified), who together with the Minister, Church Secretary and Treasurer (who are also Trustees appointed by the members), and collectively known as the Diaconate, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the church's charitable objective.

Relevant matters may be submitted to the church meeting by the Trustees for guidance, or may be raised by members in church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.30am and every 1st and 3rd Sunday at 5.00pm. Occasional services held at other times would normally be advertised in the church's monthly magazine, weekly news sheet and on our website. During 2020 services have been limited by restrictions imposed by the Covid pandemic. A single weekly service has been held on-line every Sunday morning and the children's teaching programme has been suspended. Access to the Sunday morning on-line service has been open to church members, church attenders and friends only. Communion has been held once a month during these on-line services.

The church-run small groups for the growth of faith and discipleship have also been suspended due to Covid restrictions on meeting in one another's homes. It is hoped that these can restart once Covid restrictions have been eased. Further details of these will then be available from the Trustees, from the church office or at the Sunday worship services.

The church normally runs a Toddler Group which meets in the church premises on Wednesday mornings during school terms, with the purpose of assisting the community and demonstrating the love of Jesus Christ. During the pandemic these meetings have ceased but it is hoped that they may reopen once restrictions have been lifted.

The Money Course from Christians Against Poverty was not held during 2020 but it is hoped that this will be held again once Covid restrictions permit.

The church's Community Praise outreach worship service and lunch provision had to close in March 2020 during the first Covid lockdown and has not yet reopened. It is hoped that this outreach will reopen when restrictions have been lifted. This is an important weekly social event for those who are homeless or vulnerably housed or on a low income, as those attending may access our showering facilities and our store of second-hand clothing and bedding, have a free hot meal and receive any advice if needed. We would normally expect to cater for between 30 and 45 people each week.

During 2020 the Covid pandemic prevented us from holding our regular fortnightly services at two local care homes. We have kept in touch with phone calls, cards and cakes, but have not been able to visit. We hope to resume this service once the pandemic has ceased. The provision of communion to housebound or sick members in their homes once a month has also been prevented during the lockdowns of 2020. However our Pastor continued to visit the sick or housebound whenever this was needed. Visits to the housebound by the pastoral visitors were not permitted and these were replaced by regular telephone calls to ensure their physical and spiritual needs were met.

The weekly craft afternoon held at the church which attracts people from the local community and beyond has been closed since March 2020 due to pandemic restrictions. Again it is hoped that this might restart once restrictions are lifted.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS). DBS checks were kept up to date and renewed during 2020. Although there were no meetings in the church for children and vulnerable adults during 2020, the Safeguarding trustees kept in touch with the young people and their parents, and were made aware of any safeguarding issues.

The fortnightly meeting for older ladies in the church for lunch and fellowship closed down during 2020 due to the pandemic. It is hoped that this will reopen once the pandemic is over.

The church normally encourages groups and individuals to hire their facilities. However, apart from one wedding ceremony held in August following strict Covid protocols, no other events or community group meetings were possible in the church building during 2020. The Portuguese-speaking church who normally use the building for their services were not able to use the church building during the lockdown periods.

The church was one of the host churches for Cardiff Night Shelter during the winter months, collaborating with members from Rhiwbina Baptist Church to provide two hot meals, beds, showering facilities, entertainment and advice every Thursday night. This facility had to close during 2020 to avoid the spread of the Covid virus.

The church is normally a collection point for the Cardiff Foodbank, however during 2020 this was not possible. Instead a couple of pop-up collection days were held outdoors at the manse in Victoria Park for local people and church members to donate food and money to the Foodbank.

Although our activities have been severely curtailed by the pandemic which has made it difficult to use our building, the church believes that once the current restrictions have been lifted it will once again be able to provide a benefit to the public through the resumption of some or all of the activities outlined above.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure. 2020 was a year of most face-to-face fellowship activities being put on hold and all meetings between members or church attenders being held on-line or by telephone. This had restricted our effectiveness within the wider local community and we look forward to returning to the church building and resuming our community activities once the pandemic is over.

At 31st December 2020 the membership stood at 48.

Average attendance at our on-line worship services remained steady during the year with, on average, 40 being present on a Sunday morning. It is likely that the Toddler Group and Community Praise will continue to be popular weekly events once groups are able to meet in the building again.

Financial Review

The church continues to raise the funds that it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total receipts into the Unrestricted Fund in 2020 were £56,069 that represented a decrease of £6,358 compared with the previous year. Voluntary receipts were £41,226: rent and donations £3,432 and Gift Aid and HMRC (furlough) grants were £11,412 showing a decrease in voluntary receipts, and a decrease in Gift Aid, HMRC (furlough) grants, and rent and donations. Total payments from the Unrestricted Fund amounted to £56,751 a decrease of 15% compared with the previous year. This was predominately due to the Covid Pandemic. A total of £4,000 was transferred from the Designated Fund to the Unrestricted Fund during the year. No other funds were transferred to the Designated Fund at the end of the year.

Receipts into the Designated Fund totaled £270. Total payments from the fund amounted to £1,890. A proportion of this was used for repairs to the Church building. The other proportion went towards repairs at the manse.

The Restricted Fund received £149 and payments from the fund amounted to £150, which was given to two beneficiaries.

As a result of the receipts and payments the balance at the end of the year in the various funds was:

- Unrestricted Fund £6,962
- Designated Funds £95,717
- Restricted Fund £441

This totaled £103,120

The financial results for the year, together with a summary of the accounting policies adopted are set out in the financial statements.

Reserves Policy

It is the church's policy, established many decades ago, to distribute by way of donations to other charities, any surplus that there is in the Unrestricted Fund at the end of the financial year. The balance in the Unrestricted Fund at the end of the year represents the necessary working capital for the opening month of the following year. The balance on the Designated Fund is retained to meet essential repairs and maintenance at the church and the manse.

The Trustees are satisfied that they have sufficient reserves at the 31st December 2020, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

No serious incidents took place during the year that should have been reported to the Charity Commission

Approved by the Trustees on 1st July 2020 and signed on their behalf by the **Revd. Gary Collier**.

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2020				
		STATEMENT OF ASSETS AND LIABILITIES				
		General				
		Unrestricted	Designated	Restricted	TOTAL	TOTAL
		funds	funds	fund	2020	2019
		(= general	(= building	(= special		
		account)	fund)	objects)		
		£	£	£	£	£
Non-Current Assets						
Church Premises					3,014,344.00	2,870,804.00
Church Contents					66,222.00	65,958.00
Manse - 10 Victoria Park Road West (insurance valuations)					400,000.00	378,000.00
					3,480,566.00	3,314,762.00
Receivables						
Gift Aid claim for 2020		8,061.00	-	-	8,061.00	8,911.82
Utilities / Council		-	-	-	-	55.00
		8,061.00	-	-	8,061.00	8,966.82
Monetary Assets						
Bank Current account		6,953.59	0.39	440.84	7,394.82	4,077.73
Bank Deposit Account		-	95,717.24	-	95,717.24	101,336.91
Petty Cash		8.15	-	-	8.15	8.14
		6,961.74	95,717.63	440.84	103,120.21	105,422.78
Liabilities						
Utilities		-	-	-	-	-
		-	-	-	-	-
The designated fund relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse.						
The restricted funds relates funds to be given away to good causes.						
Approved by the Annual General Meeting of members held on the 1st July 2021 and signed on its behalf by						
Rev Gary Collier (Chairman)						
Kate Lowry (Secretary)						

Calvary Baptist Church

CALVARY BAPTIST CHURCH		FINANCIAL STATEMENTS - Year ended 31 December 2020				
NOTES TO THE FINANCIAL STATEMENTS						
	General					
	Unrestricted	Designated	Restricted	TOTAL	TOTAL	
	funds	funds	fund	2020	2019	
	(= general	(= building	(= special			
	account)	fund)	objects)			
	£	£	£	£	£	
1. Voluntary receipts						
Direct to the bank	32,210	-	-	32,210	29,320	
Sunday offerings/ collections	9,016	-	149	9,165	14,508	
	41,226	-	149	41,375	43,828	
2. Rent and or Donations						
Rental receipts	2,582	-	-	2,582	6,405	
Donations	850	-	-	850	2,020	
	3,432	-	-	3,432	8,425	
3. Other receipts						
Contribution to Expenses	-	-	-	-	-	
Legacy	-	-	-	-	-	
	-	-	-	-	-	
4. Pastorate						
Gross stipend	24,684	-	-	24,684	24,120	
Pension and N.I.C.	5,932	-	-	5,932	6,730	
Expenses	9	-	-	9	67	
	30,625	-	-	30,625	30,917	
5. Church Administration						
Office costs	-	-	-	-	-	
Office supplies	295	-	-	295	548	
Telephone and internet	564	-	-	564	548	
Books	-	-	-	-	12	
	860	-	-	860	1,108	
6. Buildings						
Utility costs	3,588	-	-	3,588	3,945	
Manse utility costs	2,919	-	-	2,919	2,870	
Cleaner's Salary	4,080	-	-	4,080	4,080	
Insurance costs	3,918	-	-	3,918	3,804	
Maintenance contracts	1,428	-	-	1,428	1,361	
Minor repairs	925	-	-	925	647	
Cleaning materials and costs	495	-	-	495	589	
Sound room	3	-	-	3	72	
Repairs at the Manse - roof,	-	690	-	690	2,400	
Church roof repair/Drainpipes	-	1,200	-	1,200	390	
Church Lighting	-	-	-	-	1,592	
	17,357	1,890.00	0	19,246.79	21,750	

NOTES TO THE FINANCIAL STATEMENTS								
			General					
			Unrestricted	Designated	Restricted	TOTAL	TOTAL	
			funds	funds	fund	2020	2019	
			(= general	(= building	(= special			
			account)	fund)	objects)			
			£	£	£	£	£	
7. Miscellaneous								
Refreshments			-	-	-	-	83	
Flowers			-	-	-	-	9	
Gifts of Appreciation			50	-	-	50	50	
Kitchen Items			-	-	-	-	4	
First Aid			-	-	-	-	34	
Book Binding			162	-	-	162	-	
			212	-	-	212	181	
8. Mission								
Children and youth			-	-	-	-	251	
DBS checks			264	-	-	264	-	
Community praise			100	-	-	100	446	
Outreach and worship			697	-	-	697	716	
			1,061	-	-	1,061	1,412	
9. Donations and subscriptions								
Baptist Union of Great Britain			244	-	-	244	230	
BMS World Mission			600	-	5	605	1,090	
Cardiff Concern			150	-	-	150	150	
Christians Against Poverty			100	-	-	100	100	
Christian Aid			-	-	-	-	420	
Evangelical Alliance			80	-	-	80	80	
Fair Trade Foundation			-	-	145	145	85	
Kevin Dare			400	-	-	400	400	
Night Shelter			-	-	-	-	2,091	
O M F (International)			1,400	-	-	1,400	1,400	
SWBA Home Mission			3,025	-	-	3,025	3,025	
South Wales Baptist Association			147	-	-	147	156	
South Wales Baptist College			275	-	-	275	275	
TEAR Fund			175	-	-	175	175	
			6,596	-	150	6,746	9,962	

