

## **Annual Report for Calvary Baptist Church - 2020**

### **Registered Address**

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

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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 1<sup>st</sup> and 3<sup>rd</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 1<sup>st</sup> July 2020 and signed on their behalf by the **Rev. Gary Collier**.

## Calvary Baptist Church

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[illegible]

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

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



<b>Independent examiner's report to the trustees and members of Calvary Baptist Church of</b>							
<b>134 Cowbridge Road, Canton, Cardiff, CF11 9ND</b>							
<b>Charity number 1147565</b>							
I report on the accounts for the year ended 31 December 2020, which are set out on pages 1 to 4.							
<b>Respective responsibilities of trustees and examiner</b>							
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:							
<ul style="list-style-type: none"> <li>• examine the accounts under section 145 of the Charities Act,</li> <li>• 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</li> <li>• to state whether particular matters have come to my attention.</li> </ul>							
<b>Basis of independent examiner's statement</b>							
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.							
<b>Independent examiner's statement</b>							
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:							
<ul style="list-style-type: none"> <li>• to keep accounting records in accordance with section 130 of the Charities Act;</li> <li>• 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</li> </ul>							
(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.							
Signed: Marlene Davies Date: 11 June 2021							
Marlene Davies, BSc., MSc., Phd., CIPFA, MIA, PGCEd							
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Whitchurch							
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CF14 2AH							



