

## **Annual Report for Calvary Baptist Church 2021**

### **Registered Address**

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

[www.calvarybaptist.co.uk](http://www.calvarybaptist.co.uk)

E-mail: [office@calvarybaptist.co.uk](mailto: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 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 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 31<sup>st</sup> 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 31<sup>st</sup> 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 3<sup>rd</sup> 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)   |            |            |
|   |   | £  | £           | £          | £          | £          |
| <b>Receipts</b>                         |   |  |             |            |            |            |
| 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         | -          |
| <b>Total Receipts</b>                   |   | 54,125.10  | 202.66      | 1,548.00   | 55,875.76  | 56,488     |
| <b>Payments</b>                         |   |  |             |            |            |            |
| 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      |
| <b>Total payments</b>                   |   | 56,361.57  | 3,770.40    | 1,096.35   | 61,228.32  | 58,791     |
| <b>Excess of receipts over payments</b> | - | 2,236.47   | - 3,567.74  | 451.65     | - 5,352.56 | - 2,302.57 |
| <b>Transfers between funds</b>          |   |  |             |            |            |            |
| Balances brought forward                |   | 6,961.74   | 95,717.63   | 440.84     | 103,120.21 | 105,422.78 |
| <b>Balances carried forward</b>         |   | 4,725.27   | 92,149.89   | 892.49     | 97,767.65  | 103,120.21 |



| 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)      |                     |                  |
|  |  | £  | £                | £             | £                   | £                |
| <b>Non-Current Assets</b>  |  |  |                  |               |                     |                  |
| Church Premises  |  |  |                  |               | 3,131,903           | 3,014,344        |
| Church Contents  |  |  |                  |               | 66,421              | 66,222           |
| Manse - 10 Victoria Park Road West<br>(insurance valuations )  |  |  |                  |               | 440,000             | 400,000          |
|  |  |  |                  |               | <b>3,638,324.00</b> | <b>3,480,566</b> |
| <b>Receivables</b>   |  |  |                  |               |                     |                  |
| Gift Aid claim for 2022  |  |  | -                | -             | 8,430.00            | 8,061            |
| Utilities / Council  |  | -  | -                | -             | -                   | 55               |
|  |  | -  | -                | -             | <b>8,430.00</b>     | <b>8,116</b>     |
| <b>Monetary Assets</b>   |  |  |                  |               |                     |                  |
| 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                |
|  |  | <b>4,725.27</b>                                    | <b>92,149.89</b> | <b>892.49</b> | <b>97,767.65</b>    | <b>103,120</b>   |
| <b>Liabilities</b>   |  |  |                  |               |                     |                  |
| Utilities  |  | -  | -                | -             | -                   | -                |
|  |  | -  | -                | -             | -                   | -                |
| The <b>designated fund</b> relates to funds set aside to meet the costs of maintaining and refurbishing the church premises and manse. |  |  |                  |               |                     |                  |
| The <b>restricted funds</b> relates funds to be given away to good causes.   |  |  |                  |               |                     |                  |
| Approved by the Annual General Meeting of members held on the 3rd of March 2022 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 2021 |   |                    |                    |  |
|------------------------------------|---|--|---|--------------------|--------------------|--|
| NOTES TO THE FINANCIAL STATEMENTS  |   |  |   |                    |                    |  |
|                                    | General<br>Unrestricted<br>funds<br>(= general<br>account)<br>£ | Designated<br>funds<br>(= building<br>fund)<br>£   | Restricted<br>fund<br>(= special<br>objects)<br>£ | TOTAL<br>2021<br>£ | TOTAL<br>2020<br>£ |  |
| <b>1. Voluntary receipts</b>       |   |  |   |                    |                    |  |
| 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             |  |
| <b>2. Rent and or Donations</b>    |   |  |   |                    |                    |  |
| Rental receipts                    | 2,335   | -  | -   | 2,335              | 2,582              |  |
| Donations                          | 120   | -  | -   | 120                | 850                |  |
|                                    | 2,455   | -  | -   | 2,455              | 3,432              |  |
| <b>3. Other receipts</b>           |   |  |   |                    |                    |  |
| Contribution to Expenses           |   | -  | -   | -                  | -                  |  |
| Amazon                             | 31  | -  | -   | 31                 | -                  |  |
|                                    | 31  | -  | -   | -                  | -                  |  |
| <b>4. Pastorate</b>                |   |  |   |                    |                    |  |
| 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             |  |
| <b>5. Church Administration</b>    |   |  |   |                    |                    |  |
| Office costs                       | 40  | -  | -   | -                  | -                  |  |
| Office supplies                    |   | -  | -   | -                  | 295                |  |
| Telephone and internet             | 545   | -  | -   | 545                | 564                |  |
| Books                              | -   | -  | -   | -                  | -                  |  |
|                                    | 584   | -  | -   | 545                | 860                |  |
| <b>6. Buildings</b>                |   |  |   |                    |                    |  |
| 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)   |       |       |
|                                       |  | £            | £           | £          | £     | £     |
| <b>7. Miscellaneous</b>               |  |              |             |            |       |       |
| Pastoral gifts                        |  | 45           | -           | -          | 45    | -     |
| Communion cups                        |  | 19           | -           | -          | 19    | -     |
| Zoom Equipment                        |  |              |             | 743        |       |       |
| Gifts of Appreciation                 |  | 275          | -           | -          | 275   | 50    |
| Book Binding                          |  |              | -           | -          | -     | 162   |
|                                       |  | 339          | -           | 743        | 339   | 212   |
| <b>8. Mission</b>                     |  |              |             |            |       |       |
| Children and youth                    |  | -            | -           | -          | -     | -     |
| DBS checks                            |  | 129          |             |            | 129   | 264   |
| Community praise                      |  |              | -           | -          | -     | 100   |
| Outreach and worship                  |  | 698          | -           | -          | 698   | 697   |
|                                       |  | 827          | -           | -          | 827   | 1,061 |
| <b>9. Donations and subscriptions</b> |  |              |             |            |       |       |
| 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**

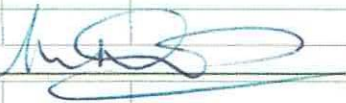
In connection with my examination, no matter has come to my attention

(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

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