

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

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CALVARY BAPTIST CHURCH			FINANCIAL STATEMENTS - Year ended 31 December 2022			
			STATEMENT OF ASSETS AND LIABILITIES			
			General			
			Unrestricted	Designated	Restricted	TOTAL
			funds	funds	fund	2022
			(= general	(= building	(= special	
			account)	fund)	objects)	
			£	£	£	£
Non-Current Assets						
Church Premises				3,476,412		3,476,412
Church Contents				73,130		73,130
Manse - 10 Victoria Park Road West (insurance valuations)				465,000		465,000
				4,014,542		4,014,542
Receivables						
Gift Aid claim for 2023			8,009	-	-	8,009
Utilities / Council			-	-	-	-
			8,009	-	-	8,009
Monetary Assets						
Bank Current account			3,103.06	0.39	438.16	3,541.61
Bank Deposit Account				75,398.41		75,398.41
Petty Cash			8.15	-	-	8.15
			3,111.21	75,398.80	438.16	78,948.17
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 2nd of March 2023 and signed on its behalf by</p> <p>Paul Guns (Chairman)</p> <p>and</p> <p>Kate Lowry (Secretary)</p>						

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

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

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Whitchurch
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