

## **Annual Report for Calvary Baptist Church 2023**

### **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 2023.

### **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. 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.

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 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.

At 31<sup>st</sup> December 2023 the membership stood at 48.

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

**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) £	<b>TOTAL 2023</b> £	TOTAL 2022 £
<b>Non-Current Assets</b>					
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
				<b>5,064,024</b>	4,014,542
<b>Receivables</b>					
Gift Aid claim for 2024		-	-	10,860	8,009
Utilities / Council	-	-	-	-	-
	-	-	-	<b>10,860</b>	8,009
<b>Monetary Assets</b>					
Bank Current account	2,838.65	0.39	318.16	<b>3,157.20</b>	1,465
Bank Deposit Account				<b>61,292.03</b>	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	-	-	<b>7.24</b>	8
	2,845.89	61,292.42	318.16	<b>64,456.47</b>	60,120
<b>Liabilities</b>					
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 £
<b>1. Voluntary receipts</b>					
Direct to the bank	41,647	-	-	<b>41,647</b>	35,223
Sunday offerings/ collections	9,442	-	676	<b>10,118</b>	8,145
	<b>51,089</b>	-	676	<b>51,765</b>	43,368
<b>2. Rent and or Donations</b>					
Rental receipts	5,825	-	-	<b>5,825</b>	4,615
Donations	800	5,000	-	<b>5,800</b>	200
	<b>6,625</b>	<b>5,000</b>	-	<b>11,625</b>	4,815
<b>3. Other receipts</b>					
Contribution to Expenses		-	-	-	-
Amazon	38	-	-	<b>38</b>	27
	<b>38</b>	-	-	-	-
<b>4. Pastorate</b>					
Gross stipend	27,600	-	-	<b>27,600</b>	25,500
Pension and N.I.C.	3,485	-	-	<b>3,485</b>	5,454
Expenses		-	-	-	475
	<b>31,085</b>	-	-	<b>31,085</b>	31,429
<b>5. Church Administration</b>					
Office costs		-	-	-	220
Office supplies	207	-	-	<b>207</b>	74
Telephone and internet	1,133	-	-	<b>1,133</b>	760
Books	11	-	-	<b>11</b>	70
	<b>1,351</b>	-	-	<b>1,351</b>	1,124
<b>6. Buildings</b>					
Utility costs	6,518	-	-	<b>6,518</b>	5,041
Manse utility costs	3,873	-	-	<b>3,873</b>	3,224
Cleaner's Salary	4,401	-	-	<b>4,401</b>	2,892
Insurance costs	5,027	-	-	<b>5,027</b>	4,584
Maintenance contracts	1,744	-	-	<b>1,744</b>	1,640
Minor repairs	829	-	-	<b>829</b>	73
Cleaning materials and costs	620	-	-	<b>620</b>	532
Sound room		-	-	-	158
Manse Repairs	-	835	-	<b>835</b>	2,505
Church roof repair/Drainpipes	-	10,640	-	<b>10,640</b>	1,890
Railing and Gate		8,472		<b>8,472</b>	
Boiler		1,927		<b>1,927</b>	
New Disabled Toilet				-	460
Carpet - creche				-	334
Sanctuary lights + window repair		1,097		<b>1,097</b>	7,546
Kitchens boilers				-	1,983
Link Door				-	804
	<b>23,012</b>	<b>22,970</b>	<b>0</b>	<b>45,981.72</b>	33,667

## NOTES TO THE FINANCIAL STATEMENTS

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

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

### 8. Mission

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

### 9. Donations and subscriptions

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



**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**

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- 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: 7<sup>th</sup> March 2024

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