

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	Unrestricte d funds (= general account) £	Designated 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 Unrestrict ed funds (= general account) £	Designated funds (= building fund) £	Restrict ed 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**

NOTES TO THE FINANCIAL STATEMENTS

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

General Unrestrict ed funds	Designated funds	Restrict ed fund	TOTAL 2024	TOTAL 2023
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(= general account) £	(= building fund) £	(= special objects) £	£	£
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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 Unrestrict ed funds (= general account) £	Designated funds (= building fund) £	Restrict ed 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