

REGISTERED CHARITY NUMBER: 1171405

**Report of the Trustees and
Financial Statements for the
Year Ended 31 March 2025
For Moriah Baptist Church Risca**

Moriah Baptist Church Risca

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for the Year Ended 31 March 2025**

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Moriah Baptist Church Risca

Report of the Trustees for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1171405

Principal address

Tredegar Street

Risca

NP11 6BU

Trustees

A Carey	S Lewis	C Powell
D Cooper	T Moody	G Walters
J De-Gare Pitt	D Owen	C Williams
N Kondrat	M Phillips	
S Hayward	J Pinheiro	

Independent examiner

Ian Coultard

23 Rhyswg Road,

Abercarn

NP11 5HB

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document and a deed of trust which can be reviewed on request.

Board of Trustees

The charity is organised and policy implemented through the board of trustees who normally meet monthly.

Election to the Board & Trustee training

Trustees are elected by the Church members. Necessary training is provided to each trustee in relation to their role within the charity.

Moriah Baptist Church Risca

Report of the Trustees for the Year Ended 31 March 2025

Risk assessment

The charity has designed a series of policies in order to ensure that all risks are addressed, and operations managed in an efficient manner. These are regularly reviewed in light of the changing statutory environment.

OBJECTIVES AND ACTIVITIES

Summary of the main activities taken for the public benefit in relation to these objects

We often say we are a “Church at the heart of the community with a heart for the community” and so, during the past year, the Church has continued to be as welcoming as possible offering a wide range of weekly and/or occasional meetings, many of which are designed with the community very much in mind. We are grateful to God for His continued faithfulness to us as well as the unwavering support of members and friends.

Prayer undergirds all we do and, therefore, we have continued to hold twice weekly online leaders’ prayer meetings as well as an in-person prayer gathering on the third Sunday of each month. We began the year with a series of special prayer times and at Easter and again in the summer we made use of different spaces in the Church to create ‘prayer spaces’ into which people could come for personal reflection and prayer as well as times of corporate prayer.

On the second Tuesday of each month the Moriah Ladies Fellowship meets - an opportunity for ladies to meet together, share some refreshments and enjoy a talk from a Christian speaker. We have also continued to hold an in-person Monthly afternoon Communion service on the second Sunday afternoon of the month.

Whilst we have, sadly, recorded the passing of some amazingly faithful and devoted followers of Jesus, we are thrilled to have seen people coming to faith and have continued to see baptisms, new members and new people coming along to our services.

The Pastors and Deacons have continued to explore ways of engaging with our community in meaningful and practical ways and this has led to us holding a number of events and activities (undertaken for the public benefit in relation to our stated objectives and activities). These have included welcoming children from local primary and infants schools to look around the building and understand the basic tenants of the Christian faith as well as a number of community facing events including a fortnightly Board Games evening, occasional Craft events and, with children in mind, a “Light Party” (an alternative Halloween event) as well as a “Holiday Bible Club”, which provided an opportunity for primary aged children to gather in a safe, welcoming space to enjoy the company of other children, participate in arts and crafts, fun and games. We have also held summer BBQ’s utilising our outdoor space, and an annual Christmas Memorial Service (in partnership with a local firm of undertakers) for those who have been bereaved and find Christmas a difficult time of year.

We have come together as a Church family for two sessions of “Connecting Together” – an opportunity to gather and learn more about our faith – these included a series entitled “Croeso” looking at how to be missional personally and as a Church with another session looking at the book of Romans. We have also held an Alpha Course for those wishing to explore Christian faith further.

We are delighted to now host the local Comprehensive School’s pupil engagement class for students who, for a variety of reasons, find attendance at school difficult. We also host a local community choir called, “Sally’s Angels” as well as a weekly Toddler Group.

Moriah Baptist Church Risca

Report of the Trustees for the Year Ended 31 March 2025

Our Preschool Playgroup goes from strength to strength and, although a registered charity in its own right, it continues to be a key aspect of the Church's wider ministry to the community. We strive to consistently demonstrate the love of Jesus, in both Word and action to our community and through this we pray we may see people being brought into a closer relationship with God.

We have continued to meet on Sunday mornings for regular acts of Christian worship and have been thrilled to welcome contributions from representatives from some of the key charities we support overseas including The Leprosy Mission and BMS World Mission as well as Rhun Murphy a Church planter from North Wales. Seeking to be as accessible and inclusive as possible, we have also continued to provide an online facility for those not able to join us (whether through infirmity or poor health) and have continued to keep people updated and informed through our social media presence - in particular our website at www.moriahrisca.com

The Church operates procedures and protocols to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the DBS (Disclosure of Barring Service) and Safeguarding training. We have now established a Safeguarding team to oversee this work. We are also complying with UK Government GDPR regulations. The Church has read the Charity Commission's document on public benefit and is satisfied that the activities outlined above are clearly demonstrating that the charity is providing benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity during the period

In adopting this report and accounts, I record my deep gratitude to everyone at Moriah Baptist Church for the work they've faithfully undertaken during the past year. The Pastors, Publications lead and outreach worker, deacons, Pastoral Workers as well as members and friends of the Church - have all continued to bring a rich diversity of skills and experience to the fore, meaning we have continued to be faith filled, adventurous, innovative and creative in our work as a Church.

As mentioned above, Moriah is 'a Church at the heart of the community with a heart for the community'. Community engagement is therefore a high priority for us (see above). We continue to enjoy a close working relationship with the Risca Branch of the Royal British Legion – hosting and/or participating in a number of events and services including hosting afternoon veterans/supporter teas and marking Armistice Day. We have also hosted a number of concerts for organisations in the town including Risca Male Choir and local schools. We also hosted a fundraising event for the work of St. David's Unicorn Service that provides support for children and young people who have been impacted when a significant adult in their lives is seriously ill or has passed away.

As a Church, we continue to support a variety of Christian initiatives (both in the UK and overseas) including ICE Wales which reaches school children with Bible stories, activities and various other initiatives; BMS World Mission - a Christian mission organisation, working in around 30 countries on four continents to make Jesus known and share the full life he brings; Tearfund - a Christian charity that partners with churches in more than 50 of the world's poorest countries to tackle poverty; and The Leprosy Mission - a global Christian organisation leading the fight against leprosy. We also partner with other churches in the town to facilitate Risca Foodbank. This is a practical way of demonstrating care and support for the Community of Risca.

The Church continues to enjoy good relationships with the other Baptist Churches in the town and our Pastors are part of the Gwent Baptist Ministers meeting "Minister's Space" which meets every month. Further afield we enjoy relationships with other Baptist Churches through the Gwent Baptist Association and the Baptist Union of Wales with many of us attending 'Momentum' - the annual conference for the Union held in Carmarthen. As a Church we have continued to offer pastoral care to our members through pastoral visitation by the Pastors and Pastoral workers (as well as visiting, phoning, writing and messaging one another).

Moriah Baptist Church Risca

Report of the Trustees for the Year Ended 31 March 2025

FINANCIAL REVIEW

Summary financial position

The charity recorded unrestricted Net Income (Expenditure) of **£36,175** (2024: £4,863) for the year. Total unrestricted Net Movement in Funds of **£171,559** (2024: £117,035).

Fixed assets

All the fixed assets are currently carried at insurance replacement values. It is a future intention to complete a full fixed asset register with the main property assets properly valued. This will be beneficial both for asset carrying value purposes and for insurance purposes.

Statement of policy on reserves

The Trustees are satisfied they have sufficient reserves at the Statement of Assets date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

Further financial review details

The financial results for the year, together with a summary of accounting policies adopted, are set out in the accompanying Financial Statements.

Approved by order of the board of trustees on **24th November 2025** and signed on its behalf by:

D Cooper

.....
D Cooper - Trustee

Christine Powell

.....
C Powell - Trustee



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Moriah Baptist Church, Risca

On accounts for the year
ended

31st March 2025

Charity no
(if any)

1171405

Set out on pages

6-12

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

20/11/2025

Name:

Kevin Ian Coultard

Relevant professional
qualification(s) or body
(if any):

BA (Hons) Business & Finance

ACCA (p/q)

Address:

23 Rhyswg Road

Abercarn

Newport NP11 5HB

Moriah Baptist Church Risca

Statement of Financial Activities for the Year Ended 31 March 2025

	Unrestricted funds	Restricted fund	2025 Total funds	2024 Total funds
	£	£	£	£
INCOME				
Donations, legacies and other income	181,091	10,936	192,027	142,291
Investment income and interest earned	2,693	0	2,693	3,084
Total	183,784	10,936	194,720	145,376
EXPENDITURE ON				
Charitable activities				
Donations	10,229	16,520	26,749	4,014
Administration	137,379	0	137,379	125,298
Total	147,609	16,520	164,129	129,312
NET INCOME (EXPENDITURE)	36,175	(5,584)	30,591	16,064
Other recognised gains				
Revaluation of fixed assets	135,384	0	135,384	112,172
Net movement in funds	171,559	(5,584)	165,975	128,236
RECONCILIATION OF FUNDS				
Total funds brought forward	5,200,237	14,080	5,214,317	5,086,081
TOTAL FUNDS CARRIED FORWARD	5,371,796	8,496	5,380,292	5,214,317

Moriah Baptist Church Risca

Balance Sheet at 31 March 2025

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	5	5,216,446	0	5,216,446	5,081,062
CURRENT ASSETS					
Debtors	6	18,696	4,597	23,292	29,385
Cash at bank and in hand		140,170	3,350	143,519	111,650
		158,865	7,946	166,812	141,035
CREDITORS					
Amounts falling due within one year	7	(400)	(2,565)	(2,965)	(7,780)
NET CURRENT ASSETS		158,465	5,381	163,847	133,255
TOTAL ASSETS LESS CURRENT LIABILITIES		5,374,911	5,381	5,380,293	5,214,317
NET ASSETS		5,374,911	5,381	5,380,293	5,214,317
FUNDS					
Unrestricted funds	8			5,371,796	5,200,237
Restricted funds				8,496	14,080
TOTAL FUNDS				5,380,292	5,214,317

The financial statements were approved by the Board of Trustees on **24th November 2024** and were signed on its behalf by:

D Cooper

.....
D Cooper - Trustee

Christine Powell

.....
C Powell - Trustee

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Tangible fixed assets are shown at their latest insurance values which, in the opinion of the trustees, are deemed to be fair value in relation to the assets concerned.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1 ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2 TRUSTEES' REMUNERATION AND BENEFITS

Trustees' remuneration

D M Owen and T Moody were paid remuneration of **£32,252** (2024: £32,252) and **£22,748** (2024: £19,589) respectively in their roles as pastors of the Church.

Trustees' benefits

They both receive the additional benefit of rent free accommodation in relation to their roles and the Church also pays for the Council Tax on both properties. For T Moody, the Church also pays for the Water rates on his property and also reimburses him for Life Assurance and Critical Illness insurance costs.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

3 STAFF COSTS

The average monthly number of employees during the year was as follows:

2025	2024
3	3

No employees received emoluments in excess of £60,000.

	2025	2024
	£	£
Wages and salaries	60,622	57,463
Social security costs	0	0
Pensions	4,984	4,341
	65,607	61,804

4 PRIOR YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted fund	2024 Total funds
	£	£	£
INCOME			
Donations, legacies and other income	130,725	11,566	142,291
Investment income and interest earned	3,084	0	3,084
Total	133,810	11,566	145,376
EXPENDITURE ON			
Charitable activities			
Donations	3,649	365	4,014
Administration	125,298	0	125,298
Total	128,947	365	129,312
NET INCOME (EXPENDITURE)	4,863	11,201	16,064
Other recognised gains			
Revaluation of fixed assets	112,172	0	112,172
Net movement in funds	117,035	11,201	128,236
RECONCILIATION OF FUNDS			
Total funds brought forward	5,083,202	2,879	5,086,081
TOTAL FUNDS CARRIED FORWARD	5,200,237	14,080	5,214,317

5 TANGIBLE FIXED ASSETS

	Freehold Property	Plant and Machinery	Totals
	£	£	£
COST OR VALUATION			
At 1 April 2024	4,916,945	164,117	5,081,062
Increase in insurance valuation	132,758	2,626	135,384
At 31st March 2025	5,049,703	166,743	5,216,446
NET BOOK VALUE			
At 31st March 2025	5,049,703	166,743	5,216,446
At 31st March 2024	4,916,945	164,117	5,081,062

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	23,292	29,385

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	2,965	7,780

8 MOVEMENT IN FUNDS

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	5,200,237	171,559	5,371,796
Restricted funds			
Mission account	14,080	(5,584)	8,496
TOTAL FUNDS	5,214,317	165,975	5,380,292

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	183,784	(147,609)	135,384	171,559
Restricted funds				
Mission account	10,936	(16,520)	0	(5,584)
TOTAL FUNDS	194,720	(164,129)	135,384	165,975

9 RELATED PARTY DISCLOSURES

Laura Moody was paid remuneration of **£5,622** (2024: £5,622) during the year in her role as an assistant in the church.