Classified as Protected

WOODVILLE BAPTIST CHURCH

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Thomas Williams
3 Clos-Y-Broch
Cardiff
CF14 9EZ

WOODVILLE BAPTIST CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY INFORMATION

Pastor:	Joshua Parmar
Deacons:	Justin Chaloner Judy Davies (Secretary) Tom Fok – Resigned 30th April 2025 David Garner
Elders:	Annabel Chaloner Stuart Hardisty Martin Pearce
Governing Document:	Constitution adopted 20 January 2010 There is also a Charity Commission scheme dated 11 December 1923 which applies to the church property
Charity Registration number:	1134695
Custodian Trustee:	Baptist Union Corporation
Registered office:	Crwys Road, Cathays, Cardiff CF24 4ND
Independent Examiner:	Thomas Williams 3 Clos-Y-Broch Cardiff CF14 9EZ
Bankers:	Co-operative Bank

CONTENTS

	Page
Charity Information	2
Trustees Report	3 – 5
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9 – 10

WOODVILLE BAPTIST CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity
The Trust seeks to demonstrate the Christian faith in action by being a church in the Cardiff area.

Government
Church leadership follows a Pastor/Elders/Deacons pattern. The Pastor and Elders are charged with the general oversight and direction of the church with the Pastor and Deacons responsible for matters including financial and material needs. The Church also employs a part-time Children and Youth Team Leader, who passes on information to the Trustees as required for Church governance. Final decisions are made by meetings of all Church members.

Review of Activities
The Church has a mission statement, which provides an overall framework for the Church's activities. We have been in discussions within the leadership about changing our church vision and subsequent discussions have happened within Church Membership Meetings.

We continued with our new style of Sunday services first trialed in 2021, but with minor changes. We have had more 'traditional' service formats on the first and third Sundays of each month, one of which includes communion and has separate children's provision and the other as a whole-church "BIG Woody" service; audio recordings of these sermons are subsequently made available online. On the other two weeks we held 'Woody CAFÉ [Community and Family Event] gatherings which were very different in format and put children and the community at the centre. The CAFÉ services included a short time of meeting together for worship followed by children's activities in the main hall, a café in the lounge and a space for sermon-based discussion in our upper room. This has proven to be really successful and given the congregation a chance to ask any relevant questions that might have come to mind from listening to the preach. There was also a team picking litter from the streets of Cathays as a way to serve the community. Sermons on Woody CAFÉ weeks were pre-recorded for online viewing or listening; at the beginning of the year they were on a screen before the CAFÉ service, so that members can watch together, but this was stopped during the year due to low numbers. When there is a fifth Sunday in the month, this also follows a more traditional service.

During the year the Church continued to demonstrate the Christian faith in action by serving the community locally and across Cardiff. This has included:

a) Little Acorns, the weekly Parents and Toddlers Group, which is open to those in the community, remained popular, and was seeing relationships develop. Many of the families involved in Little Acorns also attend our CAFÉ services and some have joined our other Sunday services as well.

b) Supporting students within Woody activities rather than dedicated student activities due to reduced numbers.

c) We have started partnering with local churches for monthly prayer gatherings.

d) We have had a variety of online prayer meetings during the year: this included a weekly evening session at the start of the year, plus short early morning sessions during lent and subsequently once a week.

e) Life Groups – we started the year with five life groups: a British Sign Language group, a weekly theology and Bible study discussion group, a discipleship group, a young adults' group, and a 'Bible Explorers' group for those new to the Christian faith. However, the young adults group and Bible Explorers stopped during the year.

f) Regular Men's Ministry events, including a monthly evening meeting called 'The Code'.

g) Our Women's ministry involved a monthly event called 'Captivated' and a weekly term-time morning Bible study, but the latter was stopped in autumn.

h) Mentoring relationships continued, with the church encouraging this support across the generations.

i) Our pastor has been developing links with schools, including doing regular assemblies in various local schools.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission in December 2008.

Other community groups which used Woodville Christian Centre during 2025 included:

- Woodville Road Playgroup,
- Distribution centre for Cardiff Foodbank,
- A breastfeeding support group run by midwives,
- A French-speaking African Church Sunday Service and other meetings,
- A mortgage broker company using one of our offices

Staffing:

Our staff team consists of: our Pastor; a Children, Youth and Families Worker; a Worship and Social Media Co-ordinator; and an Administrator. The staff have continued to have weekly prayer meetings and monthly staff meetings and the pastor has regular individual line management meetings with the team.

We appointed a new permanent part-time cleaner at the start of the year.

Financial Review
The church relies on the gifts of those who attend for its income. Whilst this is the main source of income the other important source of income during 2025 included the shop unit rental.

Our income during the year has enabled us to pay staff and to administer the charity. The financial outturn for the year was, in aggregate, broadly in line with the budget, with shortfalls in some areas being covered by excesses in others.

The church is committed to supporting those involved in mission both in the UK and overseas mainly through a commitment to give a certain percentage of income to BMS World Mission and the Baptist Home Mission Fund plus direct support to individuals from the fellowship involved in mission activity.

Transactions and Financial Position
The Financial Statements follow this report. In November 2013, the Trustees updated the reserves policy, increasing the target level of free reserves by £10,000 to £30,000 to better reflect ongoing commitments. Actual reserves exceeded this target at the end of 2025, and the Trustees consider the position satisfactory.

The Trustees acknowledge that ongoing deficits are not sustainable. The reported deficit of £15k for the year includes repayments of the member loan; excluding this, the underlying deficit is £7k. With the mortgage fully repaid in May 2027, the normalized deficit will reduce further. Reserves may fall below £30k during 2026, but the Trustees have a five-year plan to manage short-term deficits and restore reserves to the required level.

Risk Statement
The Trustees have reviewed the risks to which a small church operating with few employees is exposed.

Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities
Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently,
2. Make judgements and estimates that are reasonable and prudent,
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts and
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval
This report was approved by the Trustees on 29th April 2026 and signed on their behalf by:

J Davies (Secretary) S Hardisty (Trustee)

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF WOODVILLE BAPTIST CHURCH

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

Thomas Williams

Clos-Y-Broch

Cardiff

CF14 9EZ

WOODVILLE BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
RECEIPTS					
Voluntary receipts:	2	94,371	-	94,371	109,346
Activities for generating funds					
Investment Property rental		-	-	-	-
Hall hire income		18,093	-	18,0932	11,747
Shop rental		28,000	-	28,000	28,000
Investment and other income		406	-	406	764
Loan Receipts		-	-	-	10,000
Total Receipts		**140,870**	**-**	**140,870**	**159,857**
PAYMENTS					
Charitable activities	3	138,126	-	138,126	157,945
Loan capital repaid - net		16,760	-	16,760	10,541
Independent Examination		500	-	500	500
Total payments		**155,386**	**-**	**155,386**	**168,986**
Net Receipts/(Payments) before transfers		**(14,516)**	**-**	**(14,156)**	**(9,129)**
Transfers between funds		**-**	**-**	**-**	**-**
Bank balances at 1 January		**45,791**	**-**	**45,791**	**54,920**
Bank balances at 31 December		**31,275**	**-**	**31,275**	**45,791**

WOODVILLE BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Fixed Assets

The value of assets owned are:	Insurance Value 2025 £
Freehold Buildings:	
Church premises	2,643,273
Investment Property	1,033,683
Manse	426,853
Total buildings	4,103,809
Equipment	118,135
	4,221,944

2. Other Assets and Liabilities

	2025 £	2024 £
Assets		
Bank Accounts	31,275	45,791
Tax recoverable	13,837	10,588
Other debtors and prepayments	1,002	977
	46,113	57,356
Liabilities		
Principality loan	12,383	20,849
Loan from member	-	8,000
Shop unit rent received in advance	7,000	7,000
Accruals and other creditors	3,207	1,745
	22,590	37,593

The accounts were approved by the Trustees on 29th April 2026 and signed on their behalf by:

J Davies (Secretary) S Hardisty (Trustee)

WOODVILLE BAPTIST CHURCH

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General donations	83,783	-	83,783	98,073
Special collections	-	-	-	-
Tax recoverable	10,588	-	10,588	11,273
	94,371	-	94,371	109,346

3. Charitable activities

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
a. Direct Charitable Costs					
Ministry		68,299	-	68,299	69,437
Manse		15,090	-	15,090	13,456
Property		24,864	-	24,864	32,591
Worship		2,316	-	2,316	1,516
Evangelism		546	-	546	115
Fellowship		2,109	-	2,109	4,534
Grants and giving	Note 3c	8,450	-	8,450	16,349
		121,675	-	121,675	137,999
b. Support and Administration					
General administration		15,442	-	15,442	18,389
Loan Interest		1,010	-	1,010	1,557
		16,452	-	16,452	19,646
Combined charitable activity cost		137,876	-	137,876	157,945

c. Grants and giving

	Total 2025 £	Total 2024 £
Baptist Union GB Home Mission Fund	1,200	4,800
BMS World Mission	1,200	3,570
New Wine Cymru	1,200	1,200
Other grants totaling less than £2,000	4,850	6,779
	8,450	16,349

4. Staff and Trustees

The charity had a monthly average of 4 employees, none of whom received a salary in excess of £60,000. Its activities are generally carried out by volunteers.

The Minister (Pastor), J Parmar, received a stipend of £29,984 in the year plus contributions to his Baptist Union pension scheme £2,984 and to light and heat costs of the manse £2,181 in his role as Minister of the church, and not as a trustee.

Judy Davies received remuneration of £9,357 in the year plus contributions to her Baptist Union pension scheme £935 in her role as Administrator of the church, and not as a trustee.

No remuneration was paid to any other trustee during the year or to any person connected to them.

5. Loans

The Principality Building Society loan is at a variable rate of interest. The loan is secured on the freehold church land and buildings.

In 2023 the charity received a £10,000 loan from a member of the Church. This loan is not interest bearing, is unsecured and is repayable on demand. The balance of the loan at 1 January 2025 was £8,000. During 2025 the loan was repaid in full.