

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

C Management Services
69 Velindre Road
Whitchurch
Cardiff
CF14 2TF

CALVARY BAPTIST CHURCH

FOR THE YEAR ENDED 31ST DECEMBER 2025

CHARITY INFORMATION

Trustees:	Huw Eynon (since 5th March 2025) Andrew Lawrence Ian Tutton Kate Lowry (until 14th May 2026) Sarah Evans Mirena Noivirt (since 14th May 2026) Theresa Uzor (since 14th May 2026)
Treasurer:	Ian Tutton
Charitable position:	Unincorporated Association
Governing Document:	Constitution adopted 7/7/11 amended 7/7/22
Address for correspondence:	Calvary Baptist Church 134 Cowbridge Road East Canton Cardiff CF11 9ND
Independent Examiner:	Paul Burnell ACMI C Management Services 69 Velindre Road CARDIFF CF14 2TF
Bankers:	Lloyds Bank 514 Cowbridge Road East Victoria Park CARDIFF CF5 1BL

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CALVARY BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2025

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 2025.

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 2025 the numbers of children attending Sunday morning service has been at a similar level to the previous year. 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 2025. The Safeguarding trustee and Designated Person for Safeguarding 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 2025. 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 2025. 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 2025 we continued to reach out to our wider local community, making our building and its facilities available for others to enjoy.

At 31st December 2025 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.

The financial results for the year are set out in the accompanying financial statements.

Reserves Policy

The Trustees are satisfied that they have sufficient reserves at the 31st December 2025, 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 3rd September 2026 and signed on their behalf by Ian Tutton (Treasurer).

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INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF

CALVARY BAPTIST CHURCH CARDIFF

I report on the accounts of the Trust for the period ended 31st December 2025, which are set out on pages 7 to 9.

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 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

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

I 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.

Paul Burnell

Paul Burnell ACMI Date: 3rd September 2026

For and on behalf of:
C Management Services (trading name of C Mgmnt Services Ltd)
69 Velindre Road
Cardiff CF14 2TF

CALVARY BAPTIST CHURCH CARDIFF

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31st DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
RECEIPTS				
Receipts from generated funds	2	62,823	-	62,823
Receipts from charitable activities	3	-	-	-
Other receipts	4	13,851	-	13,851
Interest received		1.696	-	1.696
Total Receipts		78,370	-	78,370
PAYMENTS				
Charitable activities	5	48,177	298	48,475
Governance costs		-	-	-
Total payments		48,177	298	48,475
Net Receipts/(Payments)		30,193	(298)	29,895
Transfers between funds		-	-	-
Fund balances at 1st January 2025		73,969	298	74,267
Fund balances at 31st December 2025		104,162	-	104,162

The notes on page 9 form part of these accounts.

CALVARY BAPTIST CHURCH CARDIFF

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. Fixed Assets

The value of assets owned are:

	Insurance
Buildings – Church & Manse	5,260,723
Equipment/Contents	92,830
	5,353,553

2. Bank & Cash Balances

	2025 £	2024 £
Cash at bank and in hand	28,281	16,944
Investments	75,881	57,323
	104,162	74,267

3. Other Assets and Liabilities

	2025 £
Assets	
Gift aid tax recovery not yet received	10,500
Liabilities	
Unbilled fee for Independent Examination	400

The accounts were approved by the Trustees and signed on their behalf on 3rd September 2026 by Ian Tutton

Signed:

The notes on page 9 form part of these accounts.

CALVARY BAPTIST CHURCH CARDIFF

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST 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 £
Donations	51,986	-	51,986
Gift Aid reclaimed	10,837	-	10,837
	62,823	-	62,823

3. Receipts from charitable activities			
Events Income	-	-	-

4. Other Receipts	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Rent of Manse	8,750	-	8,750
Deposit for Manse	1,250		1,250
Room Hire	2,787		2,787
Other Income	1,064		1,064
	13,851	-	13,851

5. Charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2025 £
a. Direct Charitable Costs			
Ministry costs	10,005	298	10,303
Other costs	839	-	839
	10,844	298	11,142
b. Support and Administration			
Premises expenses	29,215	-	29,215
Deposit Protection Services	1,250	-	1,250
Administration expenses	1,852	-	1,852
Insurance	5,016	-	5,016
	37,333	-	37,333

6. Staff and Trustees

The charity has no employed members of staff. Its activities are carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

No remuneration or trustee expenses were paid to any other trustee during the year, nor to any person connected to them.