

TABERNACLE CARDIFF

England & Wales · Charity number 1106761

Details

Other names	TABERNACLE CHURCH CARDIFF
Status	Registered
Legal form	Other
Registered	2004-11-15
Register	View on the Charity Commission register

Contact

Address	Tabernacle Cardiff Pen-y-Wain Road Cardiff CF24 4GG
Phone	02920471124
Email	office@tabernaclecardiff.org
Website	www.tabernaclecardiff.org

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENTS OF BELIEF IN SCHEDULE 1 AND 2.

Activities: Religious activities

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE CARDIFF.
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£624,671	£111,328	£576,631	1
2024-03-31	£146,441	£160,891	-	-
2023-03-31	£216,168	£239,466	-	-
2022-03-31	£145,194	£121,380	-	-
2021-03-31	£85,411	£88,005	-	-

Trustees

Name	Role	Appointed
Rev DEWI WYN HIGHAM	Chair	
ALUN HIGHAM		
Dr MICHAEL RHYS JOHNSON		2013-09-17
Peter Millier		2016-07-20
Richard Dickinson		2019-09-25

TABERNACLE CARDIFF

England & Wales - Charity number 1106761

Accounts

Tabernacle Cardiff

Trustees Annual Report to March 31st, 2025

Tabernacle Cardiff,

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

www.tabernaclecardiff.org

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PART ONE

Our Church:

Tabernacle Cardiff was formed in 2003. We are a reformed and independent church. Our Confession of Faith is based upon that of the Calvinistic Methodists of 1823. An additional statement on recognising believer's baptism has been added to the Confession. We believe in the inerrant word of God as contained in the Bible and preaching of the Gospel of salvation through the Lord Jesus Christ. This is expressed in our worship and services; we believe in the practice of reverential worship and preaching from the Bible.

The Charity, its Objectives and Public Benefit:

The church is constituted as an unincorporated, registered charity in the UK (no. 1106761) and is governed by its constitution adopted on the 29th September 2004.

The main **objective** is to advance Christianity for the benefit of the public in accordance with the Statement of Belief as detailed in the Church Constitution.

The church officers are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for Public Benefit' and have due regard to it in the administration of the church.

We believe that this **benefit** is provided by:

- The provision of resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both in respect of our own congregation, and for others who wish to benefit from the resources the church has to offer.
- The promotion of Christian values and service by the pastor and members of the congregation to the community, for the benefit of individuals and society in general.

In **practical terms**, we organise services throughout Sunday and have meetings throughout the week. We administer a diverse range of meetings and activities catering for all ages, groups and needs. Our services are broadcast live through the internet. We are actively involved in other sources of Christian outreach and relate to other, like-minded organisations and churches. We also offer practical help to those in need, such as asylum seekers and refugees, both at home and abroad.

How We Run Our Church and Charity:

The church is led by its Pastor, the Revd. Dewi Higham, and by officers elected by the membership for a three-year term. For the purposes of the Charity, the current trustees are:

Revd. Dewi Higham

Richard Dickinson

Revd. Alun Higham

Michael Johnson (Secretary)

Peter Millier

The Pastor is the elder of the church. He is responsible for the teaching and gospel ministry, the pastoral care and all matters pertaining to the spiritual condition of the church.

Church officers are the deacons of the church. They support the leadership of the pastor through the practical and organisational running of the church.

The sitting church officers were re-elected at the AGM on the 12th, October 2022 for a further period of three years.

The Church Council (the Pastor and deacons) normally meets every month to consider the progress of the church, regulate its activities and to monitor business matters, including finance and premises.

The Church Council is also responsible for the ongoing review of risk, including public liability, matters of health and safety, child/elderly/infirm protection, and disabled access. Issues relating to the management of **financial risk** are considered on page 3.

Church Premises

Between 2003 and 2009 our congregation met in a rented hall in Heath Park in Cardiff. In the last three years of this period, we also rented a shop premises to support our growing activities.

We were greatly blessed by the acquisition of our chapel and hall from the United Reformed Church in 2009. The buildings have increased our capacity to progress the witness of the church and extend its activities.

The buildings are designated as being listed of special architectural and historic interest and lie in a conservation area. The church is committed to a programme of ongoing sensitive repair and to date has invested over £400,000 in improvements. In January 2023 we commenced long awaited major repairs to the hall frontage at a cost exceeding £100,000. We continue to plan for ongoing repairs as finances permit, to sustain this important local resource, as a benefit to our local community, and as a Christian witness in our area.

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Risk Management

The church attains a consistent pattern of income through the generous, regular tithing of its members, by gifts and donations. The church has no financial investments other than in several savings accounts. The money contained in these accounts and in other bank accounts are protected by the UK Government's Financial Compensation Scheme.

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The Church Council seeks to maintain a minimum reserve of funds not less than £30,000.

Church Council: Financial Responsibilities

The Finance Team and Church Council are responsible for the upkeep of proper accounting records at all times, which disclose with reasonable accuracy the financial position of the charity and to ensure compliance with the Charities Act, 2011. They are also responsible for:

- the safeguarding of the church's assets through using applicable accounting standards and through the exercise of reasonable and prudent judgement
- the prevention and detection of fraud, and other irregularities

The Church Council receives reports on its income and expenditure at its meetings.

PART TWO

Our Ongoing Activities

The main activities of our church are the worship services (held twice on Sunday) and the prayer meeting/bible study (held on a Wednesday evening).

In addition, we organise regular meetings throughout the week:

Sunday School and Sunday School Outreach

Tuesday Fellowship (generally for retirees, mothers and small children, Tuesday morning)

Men's Prayer Breakfast (Wednesday)

Young People's Meeting (Friday evening)

Bible Study in Farsi (Saturday morning)

Time of Prayer (Sunday afternoon)

Additional Church Fellowship and Prayer Meetings (occasional Saturdays, Sunday afternoon, including the Ladies' Prayer Breakfast).

The church holds regular church lunches throughout the year.

Church Website, Online Services and Transcription

The church manages its website (www.tabernaclecardiff.org) from which we run broadcasts of our Sunday services and the Bible Study on Wednesday night; they are available on YouTube. The website provides a lively resource for recordings of our historic service archive, for Christian outreach and as a resource for our members.

A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the broadcast, providing subtitles to those with hearing loss.

Library

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at Sunday School and for our youth activities.

Capel y Rhath

The Welsh chapel meets weekly on Sunday afternoons in the chapel (capelyrhath.org). A monthly prayer meeting is held. Capel y Rhath services are available live on the internet. The services in Welsh and other meetings are supported with translation into English.

The Summer Conference

The Conference is managed and run annually from our premises. It features meetings over five days in late July/ August, during which reformed preaching and ministry are provided both in the morning and evening. A service in Welsh and a meeting in Farsi also takes place.

The Conference meetings and church facilities are provided at no cost to delegates.

The church provides accommodation at no cost for young adults attending the Conference.

The W V Higham Trust

The Trust is dedicated to the recording of the ministry of Vernon Higham, and other like-minded ministers. It has a website (www.wvhigham.org) which provides historic recordings of sermons.

The Trust is managed by volunteers within the congregation.

Other Associated Works

We are allied to other, like-minded churches in the UK and abroad.

We are closely allied to and support the work of the **Christian Worship Publishing Trust** which was established with the objective of creating a new hymn book designed to provide traditional, reverent hymns for worship in the 21st century. The church is involved in the work of the Trust through participation in its committee, the storage of the hymn books at its premises, and in the administration of orders and sales.

Our church hall is made available at no cost for the use of other, associated church camps.

We also participate in the **Birmingham Conference**, held annually in March at Ebenezer Chapel, Old Hill, Dudley. The Conference holds meetings over two days.

We support **Christian Worship Camps** (for young people aged 11+ and young adults 18+) which are held in the summer holidays. We host the 18+ camp and retreats for young adults in our premises.

We actively support the **Salisbury Reformed Seminary**. The Seminary has been established in premises related to Emmanuel Church, Salisbury and provides reformed teaching with an emphasis on heart religion. Our Pastor is the Registrar, and we help to provide administrative services in the running of the Seminary.

Through our links with the Christian Worship Publishing Trust and the Salisbury Reformed Seminary, we support the **Church Support Fellowship**. The Fellowship recognises our independency as a local church yet our interdependency with other, like-minded churches.

Through the CSF, support is given to the support of smaller churches, to the establishment of new churches, the calling of pastors, and to practical help and advice to other church fellowships.

We are privileged to be actively involved with giving assistance to Iranian asylum seekers and refugees in our church, and we support the work of the **Parsa Trust**. The Trust is a Christian Ministry with a desire to assist local churches in bringing the Gospel to the Persian (Farsi) speaking people of the world.

The church is pleased to support the work of **Romanian Ministries** and **Armenian Ministries** dedicated to the promotion of the Gospel and to missionary activities in their respective countries. We welcome other organisations to present their works in our meetings, including the Trinitarian Bible Society, Christian Institute, and Society for the Distribution of Hebrew Scriptures.

PART THREE

Church Diary This Year:

In Memorium

We record with sadness the death of Michael Edwards.

Review of Preaching Services

Throughout the year we were blessed by preaching in our **Sunday Services**. The morning service features a Gospel sermon; in the evening more emphasis is made on teaching and doctrine. In the evening services our Pastor completed his series of teaching sermons from the Book of Mark, after which he commenced new series from 1 Timothy and the 'minor' Prophets.

We extend our thanks to Pastor Alun Higham and visiting preachers this year who were Pastors Roland Burrows, Chris Buss, Dennis Hill, Aaron Lewis, Jonathan Northern, John Saunders and Malcolm Watts.

Our **Special Services** were held at Christmas, on Easter Sunday and Good Friday. Our New Year's 'Watchnight Service' was online.

In the **Midweek Meeting**, studies from Mark proceeded throughout the year.

We record with thanks the support of Pastor Alun Higham in leading occasional midweek meetings.

We heard from Graham Chewter on progress in the work of the TBS and Rhys Roberts from the Christian Institute.

We were very pleased to welcome the Metropolitan Tabernacle young person's house party and the adult's house party to our morning services in July before and after the Summer Conference.

Capel y Rhath

The Welsh language church met every Sunday afternoon in the chapel and was blessed by the leadership and preaching of Pastor Alun Higham. Occasional Sunday services this year were taken by Pastors Dewi Higham and Martin Williams to whom we extend our thanks. Capel y Rhath held Christmas Carol and Easter Services (the latter led by Pastor Martin Williams) and a Christmas Eve service online. Capel y Rhath held regular monthly Thursday prayer meetings and occasional evenings of hymn singing.

Outreach, Sunday School and Special Meetings for Young People

We were encouraged by the work and witness of our Sunday School. We support its numbers by the collection of children by our minibus.

We maintain an outreach in our area in support of the church and Sunday School. The outreach features a regular, monthly Saturday morning meeting providing contact, prayer, and visitation.

We are thankful for the young adults meeting which provided opportunities for social contact, fellowship, and Bible teaching at the home of Alun and Helen Higham. The meeting took place every Friday evening throughout the year.

Tuesday Fellowship

The Tuesday Fellowship met throughout the year and provided warm fellowship and discussion. The Fellowship met for coffee and lunch.

The Summer Conference

The guest preachers this year in our Conference were Pastors Malcolm Watts (Salisbury) with Pastors Timothy Nelson and Colin Mercer from Northern Ireland.

The Welsh Conference meeting was led by Pastor Martin Williams (Tenby). A Persian meeting was conducted in Farsi by Pastor Pooyan Mehrshahi.

The Conference enjoyed good fellowship, with hosts and visitors taking benefit from lunchtime picnics and the fellowship tea following the Welsh meeting. On the Friday evening, the Conference ended with an informal fellowship evening at the home of Alun and Helen Higham.

The WV Higham Trust

It has been recognised that the Trust website is now dated and needs upgrading. The trustees appointed Karolo Ltd to redesign the website with the intention of refreshing its visual appearance. We intend to improve its use in terms of the navigation /search functions and enhance its online accessibility.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of those who attended our church who were seeking asylum and their challenging circumstances.

Our church Practical Help Fund continued to provide small amounts of help for asylum seekers regularly attending our church. The church provides fellowship, advice and support for refugees and asylum seekers from a few countries, especially those from the Middle East.

There was a weekly Persian online meeting with attendees from Cardiff and a few other cities, which is translated into Farsi. We again extend our thanks to Pastor Pooyan Mehrshahi for his preaching at the Summer Conference Persian meeting.

Camps and Retreats for Young People

The Christian Worship Camp for the 10-17-year age group took place at the Woodcroft Christian Centre in Chepstow in mid-August. The Camp for the 18+ age group was held in late August in our church hall here in Cardiff with Pastor Aaron Lewis as speaker.

We were pleased to host weekend retreats for young adults.

We were hosts to the camp from Baldock Baptist Church which took place in the hall immediately after the Summer Conference.

Church Premises

A legacy has provided the funds for the Church Council to authorise plans to further progress on the repair of the church hall. Alwyn Jones Architects were commissioned to schedule and put out to tender the following repairs:

- Completion of the hall frontage repairs (commenced in 2022).
- Replacement of windows, including the main front elevation window; associated stone repairs to window surrounds.
- Repairs to the side (lane) gablet, parapet, associated leadwork and improvement to roof drainage.
- Removal of rear parapet and roofing over.
- Repairs to the rear elevation, including external render and pipework.
- Internal plaster repairs to ceilings in the rear staircases.
- Redecoration of rear and side elevations.

In addition, much needed repair of stonework to the gablet on the chapel side elevation (facing the hall) will be included in these repairs.

Financial Statement:

Income

(£)

Regular Offerings	67,049
Gift	522,211
Gift Aid	18,730
Hardship Fund	685
Summer Conference	3,132
Capel-y-Rhath	147
Other	2,187
WV Higham Trust	10,531
<i>total</i>	624,671

Notes on Income

- Money received was significantly higher this year. This reflects the receipt of a legacy. Receipts through regular offerings were slightly less (by £3.5K).
- Regular monthly income through tithes continued to be steady throughout the year.
- Income to the WV Higham Trust reflects donations and book sales.

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	39,137
*Church Buildings	28,542
Miscellaneous/Other	11,217
Hardship Fund	375
Summer Conference	3,904
Capel y Rhath	215
Payments to Other Causes/Individuals	2,866
WV Higham Trust	7,816
<i>total</i>	94,072

Notes on Expenditure

- Expenditure was equal to last year (£94K).
- * Includes utilities and insurance.
- The Pastor is a trustee of the charity and a paid employee of the church. There were no other reimbursements made to trustees.
- Expenditure for the WV Higham Trust reflects costs for the ongoing website redesign

Current Cash Assets

As at the 31st March 2025, the church held £576,631, of which £6,761 were restricted funds. £250,674 is held in a savings account and £1154 was held in a charity investment account; there were no long-term investments.

In policy terms, the church retained a minimum reserve of £30,000.

Conclusions to Financial Statement

The accounts this year reflect the significant and welcome increase in cash assets. At the time of writing, a third of this sum is held in short -term savings.

The Church Council has resolved to expend a significant proportion of this money on much needed repair to the church hall. At the time of writing, these works are in the process of being scheduled and put out to tender. We anticipate that the works will be commenced and completed in the coming financial year so that next year's accounts will reflect that expenditure.

Receipts and payments accounts

For the period	Period start date	To	Period end date
	01/04/2024		31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations (Regular Offerings)	67,049		-	67,049	70,508
Gift	522,211		-	522,211	39,021
Gift Aid	18,730		-	18,730	20,693
Practical Help Fund (Hardship Fund)		685	-	685	260
Summer Conference		3,132	-	3,132	1,417
Capel-y-Rhath		147	-	147	78
Other	1,780	407	-	2,187	2,252
WVHigham Trust		10,531	-	10,531	1,212
For Mortgage Capital Repayment			-		11,000
Sub total (Gross income for AR)	609,769	14,902	-	624,671	146,441
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	609,769	14,902	-	624,671	146,441
A3 Payments					
Salary/NI & PAYE	39,137		-	39,137	40,778
Church Buildings (inc utilities, insurance)	28,542		-	28,542	35,482
Misc / Other	10,810	407	-	11,217	8,240
Mortgage Interest			-		1,799
Practical Help Fund (Hardship Fund)		375	-	375	510
Summer Conference	772	3,132	-	3,904	3,800
Capel-y-Rhath		215	-	215	1,110
Payments to other organisations / individuals	2,866		-	2,866	2,711
WVHigham Trust		7,816	-	7,816	2,271
Sub total	82,126	11,945	-	94,072	96,701
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments			-		35,307
Projects	11,790	5,466	-	17,256	28,883
Sub total	11,790	5,466	-	17,256	64,190
Total payments	93,917	17,411	-	111,328	160,891
Net of receipts/(payments)	515,852	- 2,509	-	513,344	- 14,450
A5 Transfers between funds					
A6 Cash funds last year end	54,017	9,270	-	63,287	77,737
Cash funds this year end	569,870	6,761	-	576,631	63,287

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank accounts	569,842	6,641	-
	Cash	28	120	-
	Total cash funds	569,870	6,761	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rev D.Higham	
	J.D.Lewis	

*Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff*

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2025 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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"). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

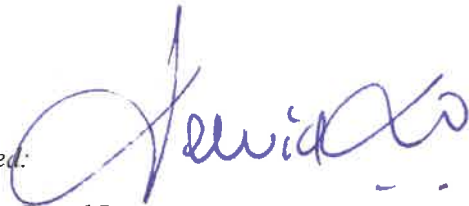
Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Signed:



Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: January 2026

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- the prevention and detection of fraud, and other irregularities

The Church Council receives reports on its income and expenditure at its meetings.

PART TWO

Our Ongoing Activities

The main activities of our church are the worship services (held twice on Sunday) and the prayer meeting/bible study (held on a Wednesday evening).

In addition, we organise regular meetings throughout the week:

Sunday School and Sunday School Outreach

Tuesday Fellowship (generally for retirees, mothers and small children, Tuesday morning)

Men's Prayer Breakfast (Wednesday)

Young People's Meeting (Friday evening)

Bible Study in Farsi (Saturday morning)

Time of Prayer (Sunday afternoon)

Additional Church Fellowship and Prayer Meetings (occasional Saturdays, Sunday afternoon, including the Ladies' Prayer Breakfast).

The church holds regular church lunches throughout the year.

Church Website, Online Services and Transcription

The church manages its website (www.tabernaclecardiff.org) from which we run broadcasts of our Sunday services and the Bible Study on Wednesday night; they are available on YouTube. The website provides a lively resource for recordings of our historic service archive, for Christian outreach and as a resource for our members.

A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the broadcast, providing subtitles to those with hearing loss.

Bookstall and Library

Following limited sales, the activities of the bookstall were closed this year.

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at Sunday School and for our youth activities.

Capel y Rhath

The Welsh chapel meets weekly on Sunday afternoons in the chapel (capelyrhath.org). A monthly prayer meeting is held. Capel y Rhath services are available live on the internet. The services in Welsh and other meetings are supported with translation into English.

The Summer Conference

The Conference is managed and run annually from our premises. It features meetings over five days in late July/ August, during which reformed preaching and ministry are provided both in the morning and evening. A service in Welsh and a meeting in Farsi also take place.

The Conference meetings and church facilities are provided at no cost to delegates.

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The Trust is dedicated to the recording of the ministry of Vernon Higham, and other like-minded ministers. It has a website (www.wvhigham.org) which provides historic recordings of sermons.

The Trust is managed by volunteers within the congregation.

Other Associated Works

We are allied to other, like-minded churches in the UK and abroad.

We are closely allied to and support the work of the **Christian Worship Publishing Trust** which was established with the objective of creating a new hymn book designed to provide traditional, reverent hymns for worship in the 21st century. The church is involved in the work of the Trust through participation in its committee, the storage of the hymn books at its premises, and in the administration of orders and sales.

Our church hall is made available at no cost for the use of other, associated church camps.

We also participate in the **Birmingham Conference**, held annually in March at Ebenezer Chapel, Old Hill, Dudley. The Conference holds meetings over two days.

We support **Christian Worship Camps** (for young people aged 11+ and young adults 18+) which are held in the summer holidays. We host the 18+ camp and retreats for young adults in our premises.

We actively support the **Salisbury Reformed Seminary**. The Seminary has been established in premises related to Emmanuel Church, Salisbury and provides reformed teaching with an emphasis on heart religion. Our Pastor is the Registrar, and we help to provide administrative services in the running of the Seminary.

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The church is pleased to support the work of **Romanian Ministries** and **Armenian Ministries** dedicated to the promotion of the Gospel and to missionary activities in their respective countries. We welcome other organisations to present their works in our meetings, including the Trinitarian Bible Society, Christian Institute, and Society for the Distribution of Hebrew Scriptures.

PART THREE

Church Diary This Year:

Review of Preaching Services

Throughout the year we were blessed by preaching in our **Sunday Services**. The morning service at present features a Gospel sermon; in the evening more emphasis is made on teaching and doctrine. In the evening services our Pastor completed his series of sermons from the Book of Acts; we were also uplifted by sermons from Revelation, John 14/15 and the minor prophets.

We extend our thanks to Pastor Alun Higham and visiting preachers this year who were Pastors Dafydd Morris, Roland Burrows, John Saunders, David Kay, Christopher Buss and Aaron Lewis. We extend our thanks also to Alex Clarke who visited us in October.

Our **Special Services** were held at Christmas, on Easter Sunday and Good Friday. Our New Year's 'Watchnight Service' was combined with the Sunday evening service on the 31st of December.

In the **Midweek Meeting**, bible studies on the topic of 'Glimpses from the Old Testament Saints' were a continuation from last year's series by the Pastor. We benefitted from studies in Philippians and a series from the Book of Mark. The Pastor spoke on memories of his father's ministry (the Rev. WV Higham) in acknowledgement of the publication of his Memoir.

We record with thanks the support of Pastor Alun Higham in leading occasional midweek meetings.

We heard from Adrian Carey-Jones on the work of Romanian Ministries and Geraint Howells concerning the work of the Society for the Distribution of Hebrew Scriptures (SDHS); Michael Harrison of Armenian Ministries spoke movingly concerning his outreach and the challenges facing the country of Armenia in terms of poverty and the impact of war.

We were very pleased to welcome the Metropolitan Tabernacle young person's house party and their adult's house party to our morning services in July before and after the Summer Conference.

Capel y Rhath

The Welsh language church met every Sunday afternoon in the chapel and was blessed by the leadership and preaching of Pastor Alun Higham. Occasional Sunday services this year were taken by the Pastor Dewi Higham and Geraint Jones to whom we extend our thanks. Capel y Rhath held Christmas Carol and Easter Services (this year led by Pastor Martin Williams) and a Christmas Eve service online. Capel-y-Rhath held regular monthly Thursday prayer meetings and occasional evenings of hymn singing.

Outreach, Sunday School and Special Meetings for Young People

We were encouraged by the work and witness of our Sunday School. We support its numbers by the collection of children by our minibus.

We maintain an outreach in our area in support of the church and Sunday School. The outreach features a regular, monthly Saturday morning meeting providing contact, prayer, and visitation.

We are thankful for the young adults meeting which provided opportunities for social contact, fellowship, and Bible teaching at the home of Alun and Helen Higham. The meeting took place every Friday evening throughout the year.

Tuesday Fellowship

The Tuesday Fellowship was led by the Pastor throughout the year and provided warm fellowship and discussion of the Scriptures. The Fellowship met for coffee and lunch.

The Summer Conference

The guest preachers this year in our Conference were Pastors Malcolm Watts (Salisbury) and Bob Dickie from the USA, both old friends and supporters of our Fellowship. We were thankful for the clarity and power of their ministry to us; each having preached for three sessions.

The Welsh Conference meeting was led by Pastor Martin Williams (Tenby). A Persian meeting was conducted in Farsi by Pastor Pooyan Mehrshahi.

The Conference enjoyed good fellowship, with hosts and visitors taking benefit from lunchtime picnics and the fellowship tea following the Welsh meeting. On the Friday evening, the Conference ended with an informal fellowship evening at the home of Alun and Helen Higham at which Bob Dickie spoke.

The WV Higham Trust

Prior to the pandemic, the trustees welcomed an offer by John Peters to write a Memoir of the ministry of the Revd. Vernon Higham. In the intervening years much had occurred to delay completion of the text, most notably a result of the pandemic and the restrictions that ensued. However, by last summer we were pleased to have completed the final proof reading of the text; the book was finally published by the Trust in October. We were delighted by the good response and interest shown in it.

The trustees would like to record their thanks to the author for his time and patience. We also record our thanks to Andrew Owen for his expertise and work on the design and layout of the book given that he was experiencing illness in the run up to the publication and awaiting treatment.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of those who attended our church who were seeking asylum and their circumstances.

Our church Practical Help Fund continued to provide small amounts of help for asylum seekers regularly attending our church. The church provides fellowship, advice and support for refugees and asylum seekers from a few countries, especially those from the Middle East.

There was a weekly Persian Zoom meeting with attendees from Cardiff and all over the country, which is translated into Farsi. We again extend our thanks to Pastor Pooyan Mehrshahi who despite his many commitments, was able to help with some of these.

Camps and Retreats for Young People

The Christian Worship Camp for the 10-17-year age group took place at the Woodcroft Christian Centre in Chepstow in mid-August. The speaker was Pastor Jonathan Stobbs. (Penzance). The Camp for the 18+ age group was held in late August in our church hall here in Cardiff with Pastor David Kay as speaker.

A Christian Worship retreat was held in the hall in May (under the ministry of Pastor Jonathan Munday). We held our own retreat in October which was led by Pastor Alun Higham. Pastor John Saunders preached at a CW camps rally in October.

We were pleased to support the camp from Baldock Baptist Church which took place in the hall immediately after the Summer Conference.

Church Premises

Last year we reported the commencement of the long-awaited repairs to the hall frontage at the upper levels, which involved the parapets, flat roofs and upper gables. The works were substantially completed by the end of the year. At the time of writing, we are at the end of the defects liability period and await rectification by the contractor of several details around the flat roofs.

This winter we recorded the worst rainfall and weather conditions we have experienced since we occupied our buildings in 2009. March was a particularly challenging month with severe driving rain being experienced across the frontage of both buildings. These conditions continued to have a material impact on the condition of the stonework and with the ongoing occurrence of damp in both buildings. We do expect to complete the external repairs to the hall frontage and porch in the coming years.

‘Small repair’ continued last year on our premises, with the replacement of the incoming cold-water main to the chapel basement which had failed early in the year. We undertook much needed repairs to the floors of the rear chapel foyers. The front doors to the chapel were repainted prior to the Conference and provided a much-needed improvement.

During the year we also undertook significant upgrades to the PA and recording systems.

Financial Statement:

Income

(£)

Regular Offerings	70,508
Gifts	39,021
Gift Aid	20,693
Practical Help Fund	260
Summer Conference	1,417
Capel-y-Rhath	78
Other	2252
WV Higham Trust	1212
For Mortgage Capital Repayment	11,000
<i>total</i>	146,441

Notes on Income

- Money received was significantly lower this year, by £70K. This reflects the unusual level donations and grant aid received for the hall frontage repairs last year. Receipts through regular offerings were slightly less this year (by £5K).
- Regular monthly income through tithes continued to be steady throughout the year.

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	40,778
*Church Buildings	35,482
Miscellaneous	8,240
Mortgage Interest	1,799
Practical Help Fund	510
Summer Conference	3,800
Payments to Capel-y-Rhath	1,110
Payments to Other Causes/Individuals	2,711
WV Higham Trust	2,271
Mortgage Capital Repayments	35,307
Projects	28,883
<i>total</i>	160,891

Notes on Expenditure

- Expenditure was significantly lower this year (by £79K), reflecting the unusual sums expended on 'projects' last year, specifically the hall frontage repairs.
- * Includes utilities and insurance.
- The Pastor is a trustee of the charity and a paid employee of the church. There were no other reimbursements made to trustees.
- Gifts/donations and Gift Aid receipts remained of significance to the financial stability of the church, particularly to the ongoing repair/maintenance of the buildings and projects.

Current Cash Assets

As at the 31st March 2024, the church held £63,287 in cash assets, of which £1,109 was held in a charity investment account; there were no long-term investments.

£9,270 were restricted funds.

In policy terms, the church retained a minimum reserve of £30,000.

Conclusions to Financial Statement

We are pleased to report that our regular income (received from tithes and collections) remained stable in comparison to the last financial year, albeit with a slight fall recorded (£5K).

We advise that we have now substantially paid off our mortgage debt relating to the church buildings; a small debt of £2,644 (including an early repayment fee and charge) remains to be carried over to the coming financial year. There will be a commensurate monthly saving of £1,100 in terms of expenditure.

The church continued to hold a solid level of cash assets; although, taking into consideration our minimum reserve (£30,000) and restricted funds (£9,270) at the end of the year, the true figures available for revenue expenditure and every day operating purposes justifies ongoing caution. We continue to be very aware of the year on year increases in our operating costs and predicted annual inflation in term of insurances, construction and maintenance.

At the time of writing, the trustees can also report, with thanks, that the church will receive a significant legacy; this will be reflected in the accounts for 2024-25. Therefore, the overall financial outlook for the coming year is one of cautious optimism.



Receipts and payments accounts

For the period	Period start date	To	Period end date
	01/04/2023		31/03/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Offerings	70,508	-	-	70,508	75,353
Gift	37,021	2,000	-	39,021	121,315
Gift Aid	20,693	-	-	20,693	15,174
Hardship Fund	-	260	-	260	190
Summer Conference	-	1,417	-	1,417	1,339
Capel-y-Rhath	-	78	-	78	1,080
Other (including refunded Salary/NI/PAYE)	2,104	148	-	2,252	1,416
WVHigham Trust	-	1,212	-	1,212	57
For Mortgage capital repayment	-	11,000	-	11,000	-
Bookstall (included to allow completion of column J 'Last year' numbers)	-	-	-	-	244
Sub total (Gross income for AR)	130,326	16,114	-	146,441	216,168
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	130,326	16,114	-	146,441	216,168
A3 Payments					
Salary/NI & PAYE	40,778	-	-	40,778	38,853
Church Buildings (inc utilities, insurance)	35,482	-	-	35,482	30,057
Misc	8,092	148	-	8,240	10,184
Mortgage Interest	1,799	-	-	1,799	2,511
Hardship Fund	-	510	-	510	580
Summer Conference	2,383	1,417	-	3,800	2,849
Capel-y-Rhath	-	1,110	-	1,110	-
Payments to other organisations / individuals	2,711	-	-	2,711	4,860
WVHigham Trust	-	2,271	-	2,271	-
Bookstall (included to allow completion of column J 'Last year' numbers)	-	-	-	-	425
Sub total	91,245	5,456	-	96,701	90,318
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	24,307	11,000	-	35,307	31,689
Projects	12,684	16,199	-	28,883	117,459
Sub total	36,991	27,199	-	64,190	149,148
Total payments	128,236	32,655	-	160,891	239,466
Net of receipts/(payments)	2,090	- 16,541	-	- 14,451	- 23,298
A5 Transfers between funds					
A6 Cash funds last year end	51,927	25,810	-	77,738	101,036
Cash funds this year end	54,017	9,270	-	63,287	77,738

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank accounts	53,989	9,175	-
	Cash	28	95	-
		-	-	-
	Total cash funds	54,017	9,270	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
B4 Assets retained for the charity's own use				

			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rev D.Higham	
	J.D.Lewis	

*Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff*

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2024 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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'). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Signed:


Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: September 2024

TABERNACLE CARDIFF

England & Wales - Charity number 1106761

Accounts

Tabernacle Cardiff

Trustees Annual Report to March 31st, 2023

Tabernacle Cardiff,

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

www.tabernaclecardiff.org

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PART ONE

Our Church:

Tabernacle Cardiff was formed in 2003. We are a committed, reformed, and independent church. Our Confession of Faith is based upon that of the Calvinistic Methodists of 1823. An additional statement on recognising believer's baptism has been added to the Confession. We believe in the inerrant word of God as contained in the Bible and preaching of the Gospel of salvation through the Lord Jesus Christ. This is expressed in our worship and services; we strongly believe in the practice of reverential worship and preaching from the Bible.

The Charity, its Objectives and Public Benefit:

The church is constituted as an unincorporated, registered charity in the UK (no. 1106761) and is governed by its constitution adopted on the 29th September 2004.

The main **objective** is to advance Christianity for the benefit of the public in accordance with the Statement of Belief as detailed in the Church Constitution.

The church officers are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for Public Benefit' and have due regard to it in the administration of the church.

We believe that this **benefit** is provided by:

- The provision of resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both in respect of our own congregation, and for others who wish to benefit from the resources the church has to offer.
- The promotion of Christian values and service by the pastor and members of the congregation to the community, for the benefit of individuals and society in general.

In **practical terms**, we organise services throughout Sunday and have meetings throughout the week. We administer a diverse range of meetings and activities catering for all ages, groups and needs. Our services are broadcast live through the internet and can attain a worldwide audience. We are actively involved in other sources of Christian outreach and relate to other, like-minded organisations and churches. We also offer practical help to those in need, such as asylum seekers and refugees, both at home and abroad.

1.

How We Run Our Church and Charity:

The church is led by its Pastor, the Revd. Dewi Higham, and by officers elected by the membership for a three-year term. For the purposes of the Charity, the current trustees are:

Revd. Dewi Higham

Richard Dickinson

Alun Higham

Michael Johnson (Secretary)

Peter Millier

The Pastor is the elder of the church. He is responsible for the teaching and gospel ministry, the pastoral care and all matters pertaining to the spiritual condition of the church.

Church officers are the deacons of the church. They support the leadership of the pastor through the practical and organisational running of the church.

The sitting church officers were re-elected at the AGM on the 12th October 2022 for a further period of three years.

The Church Council (the Pastor and deacons) normally meets every month to consider the progress of the church, regulate its activities and to monitor business matters, including finance and premises.

The Church Council is also responsible for the ongoing review of risk, including public liability, matters of health and safety, child/elderly/infirm protection, and disabled access. Issues relating to the management of **financial risk** are considered on page 3.

Church Premises

Between 2003 and 2009 our congregation met in a rented hall in Heath Park in Cardiff. In the last three years of this period, we also rented a shop premises to support our growing activities.

We were greatly blessed by the acquisition of our chapel and hall from the United Reformed Church in 2009. These fine buildings were constructed in 1910 and 1927 respectively and occupy a prominent frontage on the approach to the city centre from the north. They have greatly increased our capacity to progress the witness of the church and extend its activities.

The buildings are designated as being listed of special architectural and historic interest and lie in a conservation area. The church is committed to a programme of ongoing sensitive repair of these important buildings and to date has invested over £400,000 in improvements. In January of this year, we commenced long awaited major repairs to the hall frontage at a cost exceeding £100,000. We continue to plan for ongoing repairs as finances permit, to sustain this important local resource, as a benefit to our local community, and as a Christian witness in our area.

2.

Church Finance

Risk Management

The church attains a consistent pattern of income through the generous, regular tithing of its members, by gifts and donations. The church has no financial investments other than in a charity savings account. The money contained in this account and in other bank accounts are protected by the UK Government's Financial Compensation Scheme.

We have identified the potential risk of the need for sudden expenditure which could arise through urgent, unforeseen repair to our large premises. In this respect, the Church Council regularly monitors the condition of the buildings; when resources permit, planned programmes of repair are undertaken. The church commissioned an independent Quinquennial Survey of the condition of its buildings in 2021. The survey identified repair and health and safety issues which need attention over the next five years.

The Church Council seeks to maintain a minimum reserve of funds not less than £30,000.

Church Council: Financial Responsibilities

The Finance Team and Church Council are responsible for the upkeep of proper accounting records at all times, which disclose with reasonable accuracy the financial position of the charity and to ensure compliance with the Charities Act, 2011. They are also responsible for:

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- the prevention and detection of fraud, and other irregularities

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A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the live broadcast, providing subtitles to those with hearing loss.

Bookstall and Library

The bookstall has experienced limited sales this year; we have decided to cease the purchase of new stock with the intention of shortly ending the facility.

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at Sunday School and for our youth activities.

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PART THREE

Church Diary This Year:

In Memorium

We record with sadness the deaths of Alan Lathey and Pastor Hywel Roberts.

Mr Lathey was known to us for his profound faith, scriptural knowledge, and commitment throughout his many years of witness. He will be greatly missed by us all.

We fondly remember Pastor Hywel Roberts too, for his enduring friendship with our former Pastor Emeritus, Vernon Higham, and as a good friend and supporter of our church over the years; we recall his preaching to us in both English and Welsh, most recently in October 2022. A memorial service for him was held in Southampton in March of this year.

Marriage

We extend our congratulations to Mary Polzer and Nicholas Lloyd who were married in the chapel on the 11th of June.

Review of Preaching Services

Throughout the year we were blessed by our **Sunday Services** which were led by our Pastor. In the evening teaching services the Pastor preached for much of the year from the Book of Acts. We also extend our thanks to Alun Higham and visiting preachers this year who were Alex Clarke, Geoff Marshall, John Saunders, David Kay, Philip Hopkins, Kevin Armstrong, Hywel Roberts, Justin Beach, Gearoid Marley and Jonathan Northern.

Our **Special Services** were held at Christmas (including our carol service) and on Easter Sunday and Good Friday. Our New Year's Eve watchnight service was undertaken online this year.

In the **Midweek Meeting**, we were rewarded by our Pastor's preaching. We were taught this year from scriptures in Ephesians, the Psalms ('Psalm Pickings') and on the theme of 'Glimpses of the Old Testament Saints'. We record with thanks the support of John Saunders and our church officers in leading occasional midweek meetings.

We heard from Geraint Howells on the progress being made with the work of the Society for the Distribution of Hebrew Scriptures (SDHS).

In November we held a **Baptism Service** in the chapel. We extend our thanks to Pastor Jonathan Munday for his assistance in the service.

Capel y Rhath

The Welsh language church met every Sunday afternoon in the chapel and was blessed by the leadership and preaching of Alun Higham; occasional Sundays this year were taken by our Pastor and Geraint Jones. Capel y Rhath held a Cwrdd Diolchgarwch (Thanksgiving Service) in October online. We also held our Christmas Carol service (Noson o Garolau), Christmas Eve (Croesawu'r Nadolig) and Easter special services.

Sunday School and Special Meetings for Young People

We continue to be encouraged by the work and witness of our Sunday School. We have attracted new attendees. We continue to support its numbers by the collection of children by our minibus.

This year we commenced a new outreach in our area in support of the church and Sunday School. The outreach has commenced a regular, monthly Saturday morning meeting providing contact, prayer, and visitation.

We are thankful for the young adults meeting which provided opportunities for social contact, fellowship, and Bible teaching at the home of Alun and Helen Higham. The meeting took place every Friday evening throughout the year.

Tuesday Fellowship

The Tuesday Fellowship, led by the Pastor, continued throughout the year and provided warm fellowship and discussion of the Scriptures.

The Summer Conference

This year we were able to host our regular Summer Conference following the interlude and challenges of the previous several years imposed on us by the Covid-19 pandemic. It was good to welcome old friends and attendees.

The guest preachers this year were pastors John Greer and Timothy Nelson from Northern Ireland, and Pastor William Macleod (Glasgow). The Wednesday lecture was undertaken by Pastor Greer on the topic of 'The Holy Spirit and the Struggling Christian'.

The Welsh Conference meeting was led by Geraint Jones (Trefor). A Persian meeting was conducted in Farsi by Pastor Pooyan Mehrshahi.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of those who attended our church who were seeking asylum and their circumstances.

Our church Practical Help Fund continued to provide small amounts of financial help for asylum seekers regularly attending our church.

We were pleased to be able to be of help in providing short term accommodation for some of our regular attendees in the church hall.

There was a weekly Zoom meeting with attendees from Cardiff and all over the country, which is translated into Farsi. We again extend our thanks to Pastor Pooyan Mehrshahi who was able to help with some of these.

Summer Camps for Young People

Camps were also able to resume this year after last year's restrictions. The Christian Worship Camp for the 10-17-year age group resumed at the Woodcroft Christian Centre in Chepstow in mid-August. The speaker was Pastor Jonathan Stobbs (Penzance).

The Camp for the 18+ age group was held in late August in our church hall here in Cardiff with Pastor David Kay as speaker.

A rally took place at the church in September for the younger age group at which Pastor John Thackway preached.

We were pleased to support the camp from Baldock Baptist Church which took place in the hall immediately after the Summer Conference.

Church Premises

Repairs to the hall frontage have been a priority for us for a long time given the occurrence of damp and ongoing damage to the building. Indeed, it is 10 years since we first commissioned a report looking at the cause of the disrepair, and potential solutions to the problem.

In 2016, plans for the wider works to the hall were primarily designed to allow camps to take place. However, the designs included the projected hall frontage repairs as well to allow us to obtain statutory consents for the repairs at that time. Even so, it wasn't until 2020 that we were able to put together enough finance to commission the detailed plans and specifications needed to tender the repairs. Covid-19 caused further delay to our plans due to the lock downs and the resultant disruption in the construction industry, leading to cost increases.

In January 2023 thanks to the generosity of donations, together with grants amounting to £34,000 from Cadw and the James Pantyfedwen Foundation, we were at last able to appoint David Siggery Ltd to commence these much-needed works. They involved the roof areas and upper levels of the frontage, including new flat roofs, leadwork, repointing, drainage improvements, internal repairs, and the provision of rooflights to allow future inspection and access for maintenance. The total cost of these improvements this year, including fees and VAT was £115,587.

In response to the findings of the Quinquennial Survey of the buildings undertaken in 2021, we commissioned structural engineers to make design recommendations for the repair of steelwork to the ceiling in the chapel basement and for alterations to the main central pendant light fitting in the chapel. The repairs have been costed and we remain committed to making these repairs soon.

Financial Statement:

Income

(£)

Regular Offerings	75,353
Gifts	121,315
Gift Aid	15,174
Practical Help Fund	190
Summer Conference	1,339
Capel-y-Rhath	1,080
Bookstall	244
WV Higham Trust	57
Other	1,416
<i>total</i>	216,168

Notes on Income

- Money received was significantly higher this year, by £70,974. This is a largely a reflection of donations and grant aid awarded for the hall frontage repairs. Receipts through regular offerings were slightly less this year.
- Regular monthly income through tithes continued to be steady throughout the year.

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	38,853
*Church Buildings	30,057
Miscellaneous	10,184
Mortgage Interest	2,511
Practical Help Fund	580
Summer Conference	2,849
Payments to Capel-y-Rhath	-
Payments to Other Causes/Individuals	4,860
Bookstall	425
WV Higham Trust	-
Mortgage Capital Repayments	31,689
Projects	117,459
<i>total</i>	239,467

Notes on Expenditure

- Expenditure was significantly higher this year (by £118,087), reflecting the sum expended on 'projects', specifically the hall frontage repairs.
- * Includes utilities and insurance.
- The Pastor is a trustee of the charity and a paid employee of the church. There are no other reimbursements made to trustees. The church continues to make advance payments on the mortgage of the buildings whilst interest rates remain at low levels. Mortgage debt was reduced from £66848 to £38,159.
- Gifts/donations and Gift Aid receipts remain of significance to the financial stability of the church, particularly to the ongoing repair/maintenance of the buildings and projects.

Current Cash Assets

As at the 31st March 2023, the church held £77,738 in cash assets, of which £1,109 is held in a charity investment account; there are no long-term investments.

In policy terms, the church retains a minimum reserve of £30,000.

£25,810 are restricted funds.

Conclusions to Financial Statement

We are pleased to report that our regular income (received from tithes and collections) remained stable in comparison to last financial year. It is of note that the mortgage debt on our buildings now stands at the very low figure of £35,159.

This year our accounts reflected the exceptional expenditure committed to the hall frontage repairs so that expenditure exceeded income by £23,298.

The church continued to hold a healthy level of cash; although, taking into consideration our minimum reserve (£30,000) and restricted funds (25,810), the true figure available for revenue expenditure and every day operating purposes is perhaps lower than we would like. This is relevant given our concern at the projected increases in running costs which have emerged due to the war in Ukraine, and other inflationary pressures as well. We expect that these factors may continue to create ongoing uncertainties in expenditure on utilities and, potentially in other areas of the accounts (such as insurances) in the year ahead. The trustees have, therefore, confirmed their commitment to caution regarding church expenditure for the immediate future.



Receipts and payments accounts

For the period from	Period start date	To	Period end date
	4/1/2022		3/31/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Offerings	75,353	-	-	75,353	76,830
Gift	1,415	119,900	-	121,315	29,759
Gift Aid	15,174	-	-	15,174	34,408
Hardship Fund	-	190	-	190	580
Summer Conference	1,339	-	-	1,339	-
Capel-y-Rhath	-	1,080	-	1,080	1,140
Bookstall	244	-	-	244	-
WVHigham Trust	-	57	-	57	350
Other	836	580	-	1,416	2,127
Sub total(Gross income for AR)	94,361	121,807	-	216,168	145,194
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	94,361	121,807	-	216,168	145,194
A3 Payments					
Salary/NI & PAYE	38,853	-	-	38,853	39,474
Church Buildings (inc utilities, insurance)	30,057	-	-	30,057	32,251
Misc	10,184	-	-	10,184	9,187
Mortgage Interest	2,511	-	-	2,511	1,893
Hardship Fund	-	580	-	580	975
Summer Conference	2,849	-	-	2,849	717
Capel-y-Rhath	-	-	-	-	1,700
Payments to other organisations / individuals	4,180	680	-	4,860	8,707
Bookstall	425	-	-	425	9
WVHigham Trust	-	-	-	-	96
Sub total	89,057	1,260	-	90,318	95,009
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	10,689	21,000	-	31,689	16,307
Projects	1,150	116,309	-	117,459	10,064
Sub total	11,839	137,309	-	149,148	26,371
Total payments	100,896	138,569	-	239,466	121,380
Net of receipts/(payments)	6,536	-16,762	-	-23,298	23,814
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	58,463	42,572	-	101,035	77,221
Cash funds this year end	51,927	25,810	-	77,737	101,035

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank accounts	51,907	25,605	-
	Cash	20	205	-
	Total cash funds	51,927	25,810	-
<small>(agree balances with receipts and payments account)</small>				
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rev D.Higham	
	J.D.Lewis	

*Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff*

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2023 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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'). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Signed: 

Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: August 2023



Receipts and payments accounts

For the period	01/04/2022	To	31/03/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Offerings	75,353	-	-	75,353	76,830
Gift	1,415	119,900	-	121,315	29,759
Gift Aid	15,174	-	-	15,174	34,408
Hardship Fund	-	190	-	190	580
Summer Conference	1,338	-	-	1,338	-
Capel-y-Rhath	-	1,080	-	1,080	1,140
Bookstall	244	-	-	244	-
WVHigham Trust	-	57	-	57	350
Other	536	580	-	1,418	2,127
Sub total (Gross income for AR)	84,361	121,807	-	216,168	145,194
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	84,361	121,807	-	216,168	145,194
A3 Payments					
Salary/NI & PAYE	38,853	-	-	38,853	39,474
Church Buildings (inc utilities, insurance)	30,057	-	-	30,057	32,251
Misc	10,184	-	-	10,184	9,187
Mortgage Interest	2,511	-	-	2,511	1,893
Hardship Fund	-	580	-	580	975
Summer Conference	2,849	-	-	2,849	717
Capel-y-Rhath	-	-	-	-	1,700
Payments to other organisations / individuals	4,180	680	-	4,860	8,707
Bookstall	425	-	-	425	9
WVHigham Trust	-	-	-	-	86
Sub total	89,057	1,260	-	90,318	95,009
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	10,689	21,000	-	31,689	16,307
Projects	1,150	116,308	-	117,458	10,064
Sub total	11,839	137,308	-	149,148	26,371
Total payments	100,896	138,568	-	239,466	121,380
Net of receipts/payments	- 5,535	- 16,762	-	- 23,298	23,814
A5 Transfers between funds					
A6 Cash funds last year end					
	58,463	42,572	-	101,035	77,221
Cash funds this year end	51,927	25,810	-	77,737	101,035

Section B Statement of assets and liabilities at the end of the period

Category	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds				
	Bank accounts	61,907	25,605	-
	Cash	20	205	-
	Total cash funds	61,927	25,810	-
<small>(agree balances with receipts and payments account)</small>				
B2 Other monetary assets				
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets				
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use				
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities				
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rev D Higham	
	J D Lewis	

TABERNACLE CARDIFF

England & Wales - Charity number 1106761

Accounts

Tabernacle Cardiff

Trustees Annual Report to March 31st, 2022

Tabernacle Cardiff,

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

www.tabernaclecardiff.org

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PART ONE

Our Church:

Tabernacle Cardiff was formed in 2003. We are a committed, reformed and independent church. Our Confession of Faith is based upon that of the Calvinistic Methodists of 1823. An additional statement on recognising believer's baptism has been added to the Confession. We believe in the inerrant word of God as contained in the Bible and preaching of the Gospel of salvation through the Lord Jesus Christ. This is expressed in our worship and services; we strongly believe in the practice of reverential worship and preaching from the Holy Scriptures.

The Charity, its Objectives and Public Benefit:

The church is constituted as an unincorporated, registered charity in the UK (no. 1106761) and is governed by its constitution adopted on the 29th, September 2004.

The main **objective** is to advance Christianity for the benefit of the public in accordance with the Statement of Belief as detailed in the Church Constitution.

The church officers are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for Public Benefit' and have due regard to it in the administration of the church.

We believe that this **benefit** is provided by:

- The provision of resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both in respect of our own congregation, and for others who wish to benefit from the resources the church has to offer.
- The promotion of Christian values and service by the pastor and members of the congregation to the community, for the benefit of individuals and society in general.

In **practical terms**, we organise services throughout Sunday and have meetings throughout the week. We administer a diverse range of meetings and activities catering for all ages, groups and needs. Our services are broadcast live through the internet and can attain a worldwide audience. We are actively involved in other sources of Christian outreach and relate to other, like-minded organisations and churches.

How We Run Our Church and Charity:

The church is led by its pastor, the Revd. Dewi Higham, and by officers elected by the membership for a three-year term. For the purposes of the Charity, the current trustees are:

Revd. Dewi Higham

Richard Dickinson

Alun Higham

Michael Johnson (Secretary)

Peter Millier

The pastor is the elder of the church. He is responsible for the teaching and gospel ministry, the pastoral care and all matters pertaining to the spiritual condition of the church.

Church officers are the deacons of the church. They support the leadership of the pastor through the practical and organisational running of the church.

The sitting church officers were elected at the AGM on the 25th, September 2019. They are consequently due for re-election in 2022.

The Church Council (the pastor and deacons) normally meets every month to consider the progress of the church, regulate its activities and to monitor business matters, including finance and premises.

The Church Council is also responsible for the ongoing review of risk, including public liability, matters of health and safety, child/elderly/infirm protection and disabled access.

Issues relating to the management of **financial risk** are considered on page 3.

Church Premises

Between 2003 and 2009 our congregation met in a rented hall in Heath Park in Cardiff. In the latter three years of this period, we also rented a shop premises to support our growing activities.

We were greatly blessed by the acquisition of our chapel and hall in Pen-y-Wain Road from the United Reformed Church in 2009. These fine buildings were constructed in 1910 and 1927 respectively and occupy a prominent frontage on the approach to the city centre from the north. They have greatly increased our capacity to progress the witness of the church and extend its activities.

The chapel and hall are designated as being listed of special architectural and historic interest and lie in a conservation area. The church is committed to a programme of ongoing sensitive repair of these important buildings and to date has invested over £300,000 in improvements. We continue to plan for ongoing repairs designed to sustain this important local resource, as a benefit to our local community and as a Christian witness in our area.

Church Finance

Risk Management

The church attains a consistent pattern of income through the generous, regular tithing of its members, by gifts and donations. The church has no financial investments other than in a charity savings account. The money contained in this account and in other bank accounts are protected by the UK Government's Financial Compensation Scheme.

We have identified the potential risk of the need for sudden expenditure which could arise through urgent, unforeseen repair to our large premises. In this respect, the Church Council regularly monitors the condition of the buildings; when resources permit, planned programmes of repair are undertaken. The church commissioned an independent Quinquennial Survey of the condition of its buildings in 2021. The survey identifies repair and health and safety issues which need attention over the next five years.

The Church Council seeks to maintain a minimum reserve of funds not less than £30,000.

Church Council: Financial Responsibilities

The Finance Team and Church Council are responsible for the upkeep of proper accounting records at all times, which disclose with reasonable accuracy the financial position of the charity and to ensure compliance with the Charities Act, 2011. They are also responsible for:

- the safeguarding of the church's assets through using applicable accounting standards and through the exercise of reasonable and prudent judgement
- the prevention and detection of fraud, and other irregularities

The Church Council receives reports on its income and expenditure at its meetings.

The Church During the Covid-19 Pandemic

We reported last year on the severe restrictions we experienced from the start of the Covid-19 pandemic; the pandemic commenced in the UK from March 2020 and continued throughout that year. We are pleased to record that during the current year we were able to recommence our regular services, albeit with ongoing controls over spatial separation, through the enforcement of wearing of masks and other special measures.

The year was, however, not without ongoing uncertainty as the emergence of the 'Delta' variant in June 2021 caused a pause in the easing of restrictions. In late November, the 'Omicron' variant caused further alarm and reactivation of alerts. At last, in February 2022 the Welsh Government was sufficiently confident in the success of vaccination and the reduction in severity of infection to remove the mandatory wearing of masks and allow more social circulation. By the end of the financial year in March, measures continued to be relaxed as the pandemic was viewed by experts to be finally 'endemic'.

There were still casualties in our activities. For example, the Christian Worship camps were unable to meet as usual in our hall in the summer. We were, however, able to hold a curtailed Summer Conference in late July.

PART TWO

Our Ongoing Activities

The main activities of our church are the worship services (held twice on Sunday) and the prayer meeting/bible study (held on a Wednesday evening).

In addition, we organise regular meetings throughout the week:

Sunday School

Tuesday Fellowship (generally for retirees, mothers and small children, Tuesday morning)

Young People's Meeting (Friday evening)

Open Door (Saturday morning)

Bible Study in Farsi (Saturday morning)

Additional Church Fellowship and Prayer Meetings (occasional Saturdays, Sunday morning and afternoon)

Church Website, Online Services and Transcription

The church manages its website (www.tabernaclecardiff.org) from which we run live broadcasting of our Sunday services and the Bible Study on Wednesday night, which are available on YouTube. The website provides a lively resource for recordings of our historic service archive, for Christian outreach and as a resource for our members.

A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the live broadcast, providing subtitles to those with hearing loss.

Bookstall and Library

Our bookstall contains some 500 books, bibles, devotionals, children's books and cards for sale to our members and visitors. Sales are made throughout the year and are popular during the Summer Conference, with any financial surplus being paid into the church general funds.

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at our meetings and for our youth activities.

Capel-y-Rhath

The Welsh chapel meets weekly on Sunday afternoons in the chapel (capelyrhath.org). A monthly prayer meeting is held. Capel-y-Rhath services are available live on the internet.

The Summer Conference

The Conference is managed and run annually from our premises. It features meetings over five days in late July/ August, during which reformed preaching and ministry are provided both in the morning and evening. A service in Welsh, Thursday lecture and a meeting in Farsi also take place.

The Conference meetings and church facilities are provided at no cost to delegates.

The W V Higham Trust

The Trust is dedicated to the recording of the ministry of Vernon Higham, and other like-minded ministers. It has a dynamic website (www.wvhigham.org) which adds historic recordings as they are produced. The Trust is very well supported online.

The Trust is managed by volunteers within the congregation. It is currently working on publishing a biography of Vernon Higham written by John Peters.

The Trust was dissolved as a charity and removed from the Charity Commission register in December, 2018. It retains its identity as a work of the Tabernacle Cardiff and has a separate bank account; its assets have been transferred to the church.

Other Associated Works

We are allied to other, like-minded churches in the UK and abroad.

We are closely allied to and support the work of the **Christian Worship Publishing Trust** which was established with the objective of creating a new hymn book designed to provide traditional, reverent hymns for worship in the 21st century. The church is involved in the work of the Trust through participation in its committee, the storage of the hymn books at its premises, and in the administration of orders and sales.

We support **Christian Worship Camps** (for young people aged 11+ and young adults 18+) which are held in the summer holidays. We host the 18+ camp at our premises.

Our church hall is made available at no cost for the use of other, associated church camps.

We also participate in the **Birmingham Conference**, held annually in March at Ebenezer Chapel, Old Hill, Dudley. The Conference holds meetings over several days and is organised with pastors and church officers in mind, although open to all.

Twice a year on Saturdays, we organise a **Conference for Young People**. We share the organisation of these meetings alternately with Emmanuel Church (Salisbury). We also hold **Youth Preaching Rallies** twice a year on a Friday evening which we alternately share with Swansea Evangelical Reformed Fellowship.

We actively support the **Salisbury Reformed Seminary**. The Seminary has been established at premises related to Emmanuel Church, Salisbury and provides training with a reformed, conservative and evangelical doctrinal basis. Our Pastor is the Registrar and we help to provide administrative services in the running of the Seminary.

Through our links with the Christian Worship Publishing Trust and the Salisbury Reformed Seminary, we support the **Church Support Fellowship**. The Fellowship recognises our independency as a local church yet our interdependency with other, like-minded churches. Through the CSF, consideration and support can be given to the establishment of new churches, the calling of pastors, practical support and advice.

As we are privileged to have an active involvement with Iranians in our church, we support the work of the **Parsa Trust**. The Trust is a Christian Ministry with a desire to assist local churches in bringing the Gospel to the Persian (Farsi) speaking people of the world.

The church is pleased to support the work of **Romanian Ministries** and **Armenian Ministries** dedicated to the promotion of the Gospel and to missionary activities in their respective countries.

On occasion we have been pleased to act as host to the **South Wales Apologetics Network** (formerly the Cardiff Creation Group) who hold meetings at our premises.

PART THREE

Church Diary This Year:

In Part 1 we recorded the gradual progress made towards normality and our ability to regularly meet again. This was despite the ongoing uncertainty caused by the appearance of new variants of Covid-19 during the year. We wish to record our thanks regarding the skill and forethought of our leadership which enabled us to meet regularly, and in safety.

In Memorium

We are greatly saddened to record the death of Mrs. Morwen Higham, wife of our former Pastor Emeritus, Vernon Higham and mother of our Pastor, Sioned and Alun. Mrs. Higham was a dearly loved Christian lady of great distinction with a record of many years of faithful commitment to Gospel outreach and her late husband's ministry. She will be greatly missed by all in our Fellowship and many in the wider church. Mrs. Higham's funeral was held in the chapel on the 19th January led by Pastor Hywel Roberts with a message preached by Pastor Malcolm Watts.

Marriage

We extend our congratulations to Gruffydd Evans and Dr Carys Jones who were married in the chapel on the 19th February.

Review of Preaching Services

Throughout the year we were blessed by the highlight of our **Sunday services** which were led by our Pastor, supported by Alun Higham, Michael Johnson and Peter Millier. In the evening, teaching services the Pastor preached for much of the year from the Book of Acts. We extend our thanks to our visiting preachers this year who were Jeff Gilbert, Chris Buss, Hywel Roberts, Roland Burrows, Alex Clarke and Aaron Lewis.

Our **special services** were held at Christmas (including our carol service) and at Easter; we were thankful for the preaching of Neil Pfeiffer (Swansea) in our Good Friday service.

In the **Wednesday evening bible study**, we were strengthened and rewarded by our pastor's preaching. He has been teaching throughout this year from Ephesians. We record with thanks the additional teaching from Richard Dickinson and Michael Johnson. In September, we were particularly moved by the visit and presentation from Adrian Carey-Jones' of Romanian Ministries.

Our **Week of Prayer** took place this year on Zoom between the 3rd and 7th January.

Capel-y-Rhath

The preaching in Welsh on Sunday afternoons was led by Alun Higham, with occasional Sundays this year being taken by Brian Jones. Capel-y-Rhath held a Cwrdd Diolchgarwch (Thanksgiving Service) in October online at which Alun Higham preached. We were also able to hold the Christmas Carol service (Noson o Garolau) and Christmas Eve (Croesawi'r Nadolig) services.

Saturday Open Door and Bible Study

We were unable to maintain our regular outdoor meetings on Saturdays due to the ongoing complications with Covid-19 during the year. However, we were able to continue maintaining good contact with individuals by visitation and by delivering tracts.

Sunday School and Special Meetings for Young People

We were thankful to be able to maintain the online Sunday School by pre-recording the meeting which was broadcast live on You Tube prior to the morning service. The meeting continued to be particularly blessed by the attendance of large numbers of children from other families and churches.

In September we were able to recommence the Sunday afternoon 'in person' meeting. In January 2022 the Sunday School held an open meeting, following which visitation was commenced in the Splott area of the city. This has continued since then, mainly on Sunday afternoons. We have been encouraged by the attendance of new children who are brought to the Sunday School by minibus.

Tuesday Fellowship

The Tuesday Fellowship continued online on Zoom until after the summer break. We were able to recommence meeting together in September.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of our many friends seeking asylum given the added pressures that were compounded by the ongoing uncertainty of the pandemic.

Our church hardship fund continued to provide small amounts of financial help for asylum seekers regularly attending our church.

We were pleased to be able to be of help in providing short term accommodation for some of our regular attendees in the church hall.

The Saturday morning meetings were able to continue online throughout the year. We wish to record our thanks to Pastor Pooyan Mehrshahi who commenced a biweekly series in Luke's Gospel in May.

Summer Camps for Young People

As with last year we were unable to arrange camps in person due to the uncertainty created by the ongoing pandemic. However, on Saturday, 25th September our Pastor preached at a Christian Worship Rally held at Maryport Baptist Church in Devizes. In addition, a Retreat was held in late December, which was pre-recorded on YouTube and blessed by the preaching of Pastor Jonathan Munday.

The Summer Conference

We are pleased to report that we were able to hold our Conference albeit in a curtailed format. We were very thankful that Pastors John Saunders and Roland Burrows were able to preach Gospel messages in the evenings of the week between the 26th and 29th of July. A new development for us was the commencement of lunchtime picnics in the Roath Pleasure Gardens which were well attended.

Church Premises

We are committed to the repair of our fine buildings as and when resources permit.

We continue to be concerned at the poor condition of the hall frontage, which is causing considerable damage to the interior finishes in the foyer, the two kitchens and rooms adjacent to the exterior walls. Church Council has dedicated 'ring fenced' funds from a previous 'Gift Day' and other financial resources to undertake this urgently needed repair.

The architects Alwyn Jones Ltd. were commissioned in 2020 to prepare plans and specifications for the repair of the hall frontage and roof area, which were tendered to three contractors. The tender returns resulted in costs that are significantly higher than the budget that was available at that time. Grant applications have consequently been applied for with the intention of increasing the available budget, whilst also reducing the scope of the works.

The pandemic has also created considerable general uncertainty in construction, in terms of the high level of workload being placed on our shortlisted contractors and fluctuations in labour and materials supply. The impact of these factors on our programme and budget is uncertain at the time of writing.

The structural works to the ceilings to the kitchen and former Trust Room in the hall were completed this year by the insertion of new supporting steelwork and by the provision of a new ceiling in the kitchen at a cost of £7,600.

We also completed a major upgrade to the fire alarm system to the hall, which included the replacement of the aging detectors and upgrading of emergency lights.

Financial Statement:

Income

(£)

Regular Offerings	76,830
Gifts	29,759
Gift Aid	34,408
Hardship Fund	580
Summer Conference	-
Gifts received for Capel-y-Rhath	1,140
Bookstall	-
WV Higham Trust	350
Other	2,127
<i>total</i>	145,194

Notes on Income

- Money received was significantly higher this year, by almost £60,000. This is a result of the high Gift Aid receipt, a combination of claims made for this and the preceding financial year: a factor of the impact of the pandemic. Receipts through regular offerings were also £10,000 higher.
- Regular monthly income through tithes continued to be steady throughout the year.

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	39,474
*Church Buildings	32,251
Miscellaneous	9,187
Mortgage Interest	1,893
Hardship Fund	975
Summer Conference	717
Payments to Capel-y-Rhath	1,700
Payments to Other Causes/Individuals	8,707
Bookstall	9
WV Higham Trust	96
Mortgage Capital Repayments	16,307
Projects	10,064
<i>total</i>	121,380

Notes on Expenditure

- Expenditure was £25,000 higher this year, reflecting a particular increase in spending on buildings.
- * Includes utilities and insurance.
- The Pastor is a trustee of the charity and a paid employee of the church. There are no other reimbursements made to trustees. The church continues to make advance payments on the mortgage of the buildings whilst interest rates remain at low levels. Mortgage debt was reduced from £83,155 to £66,848.
- Gifts/donations and Gift Aid receipts remain of significance to the financial stability of the church, particularly to the ongoing repair/maintenance of the buildings and projects.

Current Cash Assets

As at the 31st March 2022, the church held £101,035 in cash assets held of which £31,047 is held in a charity investment account; there are no long-term investments.

In policy terms, the church retains a minimum reserve of £30,000.

£42,572 are restricted funds.

Conclusions to Financial Statement

We are pleased to report a significant improvement in our income in comparison to the previous financial year. This is due to a few factors, including the lower level of activity in 2020-21 due to the impact of the pandemic, and a later receipt than normal of Gift Aid. In addition, the church received several generous gifts, and there was an increase in general giving. This resulted in total receipts for the year of £145,194.

The balance of expenditure (£121,380) against income was also healthy, producing a net receipt of £23,814.

The church holds a reserved sum in the accounts (£38,498) above the minimum reserve as a contribution to the planned major works of repair to the hall frontage.

An interesting impact of the pandemic has been the lower levels of receipts obtained from cash and cheques in collections and a commensurate increase in electronic giving.

As the impact of the pandemic recedes, Church Council retains optimism regarding income in the years ahead given the relative stability of the church's income through regular offerings and tithing. However, we are also conscious of the increase in the projected financial burden emerging from the poor repair of parts of our buildings, most obviously to the hall, and the impact of the escalation of costs. We hope that repairs to the front elevation of the hall can be brought forward soon.

At the time of writing, we are also concerned at the projected increase in running costs which are emerging due to the war in Ukraine and other inflationary pressures. We expect that these factors will place a significant added burden to predicted expenditure on utilities and in other areas of the accounts in the year ahead.



Section A Receipts and payments

A1 Receipts

Regular Offerings
Gifts
Gift Aid
Hardship Fund
Summer Conference
Capel-y-Rhath
Bookstall
WVHigham Trust
Other

Sub total(Gross income for AR)

A2 Asset and investment sales, (see table).

Sub total

Total receipts

A3 Payments

Salary/NI & Employer's NI
Church Buildings (inc utilities, insurance)
Misc
Mortgage Interest
Hardship Fund
Summer Conference
Capel-y-Rhath
Payments to other causes / individuals
Bookstall
WVHigham Trust

Sub total

A4 Asset and investment purchases, (see table)

Mortgage capital repayments
Projects

Sub total

Total payments

Net of receipts/(payments)

A5 Transfers between funds
A6 Cash funds last year end

Cash funds this year end

Section B Statement of assets and liabilities a

Categories

B1 Cash funds

B2 Other monetary assets

B3 Investment assets

B4 Assets retained for the charity's own use

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Receipts and payments accounts

for the period from	Period start date 04/01/2021	To	Period end date # 03/31/2022
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Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
---	--------------------------------------	-------------------------------------	---------------------------------	----------------------------------

76,830	-	-	76,830	66,900
2,849	26,910	-	29,759	11,875
34,408	-	-	34,408	-
-	580	-	580	1,110
-	-	-	-	881
-	1,140	-	1,140	1,390
-	-	-	-	174
-	350	-	350	1,300
1,764	363	-	2,127	1,781
115,851	29,343	-	145,194	85,411

-	-	-	-	-
-	-	-	-	-
-	-	-	-	-

115,851	29,343	-	145,194	85,411
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39,474	-	-	39,474	39,224
32,251	-	-	32,251	14,676
9,187	-	-	9,187	7,042
1,893	-	-	1,893	2,154
-	975	-	975	245
717	-	-	717	1,156
-	1,700	-	1,700	820
3,168	5,539	-	8,707	4,891
9	-	-	9	-
-	96	-	96	-
86,699	8,310	-	95,009	70,208

11,307	5,000	-	16,307	11,046
3,714	6,350	-	10,064	6,751
15,021	11,350	-	26,371	17,797

101,720	19,660	-	121,380	88,005
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14,131	9,683		23,814	- 2,594
			-	-
44,332	32,889	-	77,221	79,815
58,463	42,572	-	101,035	77,221

at the end of the period

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Bank accounts	58,443	42,412	-
Cash	20	160	-
	-	-	-
Total cash funds	58,463	42,572	-

(agree balances with receipts and payments account)

OK	OK	OK
----	----	----

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

			-	-
			-	-
			-	-
			-	-

Details

		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signature

Print Name

Date of approval

Rev D.Higham
J.D.Lewis

Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2022 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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'). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

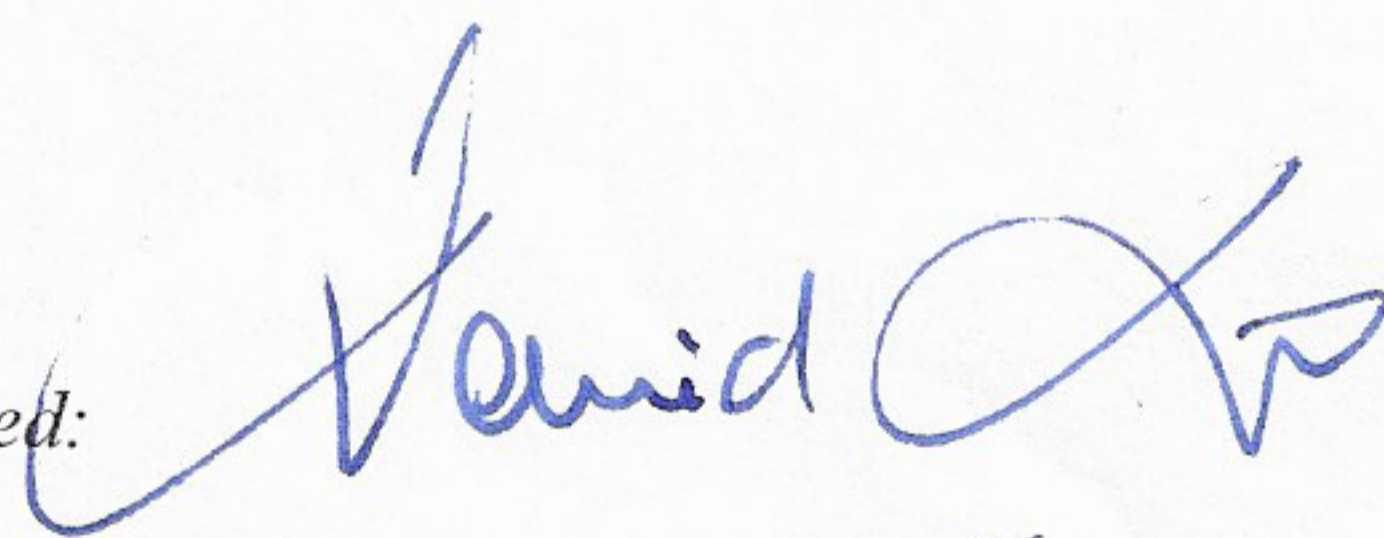
Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Signed:



Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: September 2022

TABERNACLE CARDIFF

England & Wales - Charity number 1106761

Accounts

Report to March 31st, 2021

**Tabernacle Cardiff
Trustees Annual**

Tabernacle Cardiff,

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

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PART ONE

Our Church:

Tabernacle Cardiff was formed in 2003. We are a committed, reformed and independent church. Our Confession of Faith is based upon that of the Calvinistic Methodists of 1823. An additional statement on recognising believer's baptism has been added to the Confession. We believe in the inerrant word of God as contained in the Bible and preaching of the Gospel of salvation through the Lord Jesus Christ. This is expressed in our worship and services; we strongly believe in the practice of reverential worship and preaching from the Holy Scriptures.

The Charity, its Objectives and Public Benefit:

The church is constituted as an unincorporated, registered charity in the UK (no. 1106761) and is governed by its constitution adopted on the 29th September 2004.

The main **objective** is to advance Christianity for the benefit of the public in accordance with the Statement of Belief as detailed in the Church Constitution.

The church officers are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for Public Benefit' and have due regard to it in the administration of the church.

We believe that this **benefit** is provided by:

- The provision of resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both in respect of our own congregation, and for others who wish to benefit from the resources the church has to offer.
- The promotion of Christian values and service by the pastor and members of the congregation to the community, for the benefit of individuals and society in general.

In **practical terms**, we organise services throughout Sunday and have meetings throughout the week. We administer a diverse range of meetings and activities catering for all ages, groups and needs. Our services are broadcast live through the internet and can attain a worldwide audience. We are actively involved in other sources of Christian outreach and relate to other, like-minded organisations and churches.

1

How We Run Our Church and Charity:

The church is led by its pastor, the Revd. Dewi Higham, and by officers elected by the membership for a three-year term. For the purposes of the Charity, the current trustees are:

Revd. Dewi Higham

Richard Dickinson

Alun Higham

Michael Johnson (Secretary)

Peter Millier

The pastor is the elder of the church. He is responsible for the teaching and gospel ministry, the pastoral care and all matters pertaining to the spiritual condition of the church.

Church officers are the deacons of the church. They support the leadership of the pastor through the practical and organisational running of the church.

The sitting church officers were elected at the AGM on the 25th, September 2019. They are consequently due for re-election in 2022.

The Church Council (the pastor and deacons) normally meets every month to consider the progress of the church, regulate its activities and to monitor business matters, including finance and premises.

The Church Council is also responsible for the ongoing review of risk, including public liability, matters of health and safety, child/elderly/infirm protection and disabled access.

Issues relating to the management of **financial risk** are considered on page 3.

Church Premises

Between 2003 and 2009 our congregation met in a rented hall in Heath Park in Cardiff. In the latter three years of this period, we also rented a shop premises to support our growing activities.

We were greatly blessed by the acquisition of our chapel and hall in Pen-y-Wain Road from the United Reformed Church in 2009. These fine buildings were constructed in 1910 and 1927 respectively and occupy a prominent frontage on the approach to the city centre from the north. They have greatly increased our capacity to progress the witness of the church and extend its activities.

The chapel and hall are designated as being listed of special architectural and historic interest and lie in a conservation area. The church is committed to a programme of ongoing sensitive repair of these important buildings and to date has invested over £300,000 in improvements. We continue to plan for ongoing repairs designed to sustain this important local resource, as a benefit to our local community and as a Christian witness in our area.

2

Church Finance

Risk Management

The church attains a consistent pattern of income through the generous, regular tithing of its members, by gifts and donations. The church has no financial investments other than in a charity savings account. The money

contained in this account and in other bank accounts are protected by the UK Government's Financial Compensation Scheme.

We have identified the potential risk of the need for sudden expenditure which could arise through urgent, unforeseen repair to our large premises. In this respect, the Church Council regularly monitors the condition of the buildings; when resources permit, planned programmes of repair are undertaken. The church has commissioned an independent Quinquennial Survey of the condition of its buildings which will be available in 2021.

The Church Council seeks to maintain a minimum reserve of funds not less than £30,000.

Church Council: Financial Responsibilities

The Finance Team and Church Council are responsible for the upkeep of proper accounting records at all times, which disclose with reasonable accuracy the financial position of the charity and to ensure compliance with the Charities Act, 2011. They are also responsible for:

- the safeguarding of the church's assets through using applicable accounting standards and through the exercise of reasonable and prudent judgement
- the prevention and detection of fraud, and other irregularities

The Church Council receives reports on its income and expenditure at its meetings.

The Church During the Covid-19 Pandemic

Our report this year records an unprecedented restriction on our meetings and activities due to the Covid-19 pandemic. Awareness of the severity of the pandemic and subsequent government measures to control the spread of infection took place in March 2020 and progressed throughout the year and into 2021. In Part 2, we have recorded (as in previous years' reports) our schedule of regular meetings and commitments. In practice, these were severely affected as we were often unable to meet in person. This is reflected in Part 3, the diary of our activities which took place during the year.

PART TWO

Our Ongoing Activities

The main activities of our church are the worship services (held twice on Sunday) and the prayer meeting/bible study (held on a Wednesday evening).

In addition, we organise regular meetings throughout the week:

Sunday School

Tuesday Fellowship (generally for retirees, mothers and small children, Tuesday morning)

Wednesday Morning Men's Prayer Meeting and Breakfast

Friday Club (a meeting for children of primary school age)

Open Door (Saturday morning)

Bible Study in Farsi (Saturday morning)

Evangelistic Bible Study (Saturday morning)

Youth Meeting (Saturday evening)

Additional Church Fellowship and Prayer Meetings (occasional Saturdays, Sunday morning and afternoon)

Church Website, Online Services and Transcription

The church manages its website (www.tabernaclecardiff.org) from which we run live broadcasting of our Sunday services and the Bible Study on Wednesday night, which are available on YouTube. The website provides a lively resource for recordings of our historic service archive, for Christian outreach and as a resource for our members.

A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the live broadcast, providing subtitles to those with hearing loss.

Bookstall and Library

Our bookstall contains some 500 books, bibles, devotionals, children's books and cards for sale to our members and visitors. Sales are made throughout the year and are popular during the Summer Conference, with any financial surplus being paid into the church general funds.

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

4

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at our meetings and for our youth activities.

Capel-y-Rhath

The Welsh chapel meets weekly on Sunday afternoons in the chapel (capelyrhath.org). A monthly prayer meeting is held. Capel-y-Rhath services are available live on the internet.

The Summer Conference

The Conference is managed and run annually from our premises. It features meetings over five days in late July/ August, during which reformed preaching and ministry are provided both in the morning and evening. A service in Welsh, Thursday lecture and a meeting in Farsi also take place.

The Conference meetings and church facilities are provided at no cost to delegates.

The W V Higham Trust

The Trust is dedicated to the recording of the ministry of Vernon Higham, and other like-minded ministers. It has a dynamic website (www.wvhigham.org) which adds historic recordings as they are produced. The Trust is very well supported online.

The Trust is managed by volunteers within the congregation and occupies an office/recording room within the church hall. The premises provide equipment designed to capture, preserve and give online public access to historic recordings.

The Trust was dissolved as a charity and removed from the Charity Commission register in December, 2018. It retains its identity as a work of the Tabernacle Cardiff and has a separate bank account; its assets have been transferred to the church.

Other Associated Works

We are allied to other, like-minded churches in the UK and abroad.

We are closely allied to and support the work of the **Christian Worship Publishing Trust** which was established with the objective of creating a new hymn book designed to provide traditional, reverent hymns for worship in the 21st century. The church is involved in the work of the Trust

through participation in its committee, the storage of the hymn books at its premises, and in the administration of orders and sales.

We support **Christian Worship Camps** (for young people aged 11+ and young adults 18+) which are held in the summer holidays. We host the 18+ camp at our premises.

Our church hall is made available at no cost for the use of other, associated church camps.

5

We also participate in the **Birmingham Conference**, held annually in March at Ebenezer Chapel, Old Hill, Dudley. The Conference holds meetings over several days and is organised with pastors and church officers in mind, although open to all.

Twice a year on Saturdays, we organise a **Conference for Young People**. We share the organisation of these meetings alternately with Emmanuel Church (Salisbury). We also hold **Youth Preaching Rallies** twice a year on a Friday evening which we alternately share with Swansea Evangelical Reformed Fellowship.

We actively support the **Salisbury Reformed Seminary**. The Seminary has been established at premises related to Emmanuel Church, Salisbury and provides training with a reformed, conservative and evangelical doctrinal basis. Our Pastor is the Registrar and we help to provide administrative services in the running of the Seminary.

Through our links with the Christian Worship Publishing Trust and the Salisbury Reformed Seminary, we support the **Church Support Fellowship**. The Fellowship recognises our independency as a local church yet our interdependency with other, like-minded churches. Through the CSF, consideration and support can be given to the establishment of new churches, the calling of pastors, practical support and advice.

As we are privileged to have an active involvement with Iranians in our church, we support the work of the **Parsa Trust**. The Trust is a Christian Ministry with a desire to assist local churches in bringing the Gospel to the Persian (Farsi) speaking people of the world.

The church is pleased to support the work of **Romanian Ministries** and **Armenian Ministries** dedicated to the promotion of the Gospel and to missionary activities in their respective countries.

On occasion we have been pleased to act as host to the **South Wales Apologetics Network** (formerly the Cardiff Creation Group) who hold meetings at our premises.

PART THREE

Church Diary This Year:

In Part 1 we noted the unprecedented impact of the Covid-19 pandemic on our services, meetings and activities. The first UK lockdown commenced on March 23rd and caused our activities at the Pen-y-Wain Road site to cease. However, we were able to recommence our Sunday morning services on August 16th, by invitation only, and by the application of the most careful health and safety measures.

Our fellowship has inevitably been affected by the unprecedented restrictions on meeting in person. We wish to record our thankfulness for the capability of our church to rapidly apply its resources to allow the continuation of services and meetings online. This was achieved by means of live video and YouTube, with our main Sunday services, Capel-y-Rhath and the Sunday School being pre-recorded. The cloud-based video communications app Zoom was also used with great success to launch our other meetings, including the Prayer Meeting, Tuesday Fellowship and the Saturday morning Persian Meeting.

In Memorium

We record with sadness the loss of Mrs. Edna Alexander. Edna was a regular attendee over many years. We shall miss her greatly.

Review of Preaching Services

Throughout this difficult year we were blessed by the highlight of our **Sunday services** which were led by our Pastor, supported by Alun

Higham. Our visiting preachers this year were Dafydd Morris (Carmarthen), Martin Williams (Tenby) and John Thackway (Holywell).

Our **special services** were held at Christmas (including our carol service) and at Easter; we were thankful for the preaching of Neil Pfeiffer (Swansea) in our Good Friday service.

In the **Wednesday evening bible study**, we were strengthened and rewarded by our pastor's preaching. We record with thanks the additional teaching from Alun Higham, Bob Dickie, Daniel Tribe, Peter Bruce and Alexander Clarke.

Capel-y-Rhath

The preaching in Welsh on Sunday afternoons was led by Alun Higham, with occasional Sundays this year from Dewi Higham and Brian Jones. Capel-y-Rhath held a Cwrdd Diolchgarwch (Thanksgiving Service) in October at which Alun Higham preached. We were also able to continue to hold the Christmas Carol (Noson o Garolau) and Christmas Eve (Croesawi'r Nadolig) services online.

Saturday Open Door and Bible Study

The Open Door was maintained throughout the lockdown through messages via e-mail, WhatsApp and by visitation.

7

Sunday School and Special Meetings for Young People

We were thankful to be able to maintain a regular Sunday School by pre-recording the meeting which was broadcast live prior to the morning service. The meeting was particularly blessed with large numbers of children able to attend from other families and churches.

Tuesday Fellowship

The Tuesday Fellowship continued online on Zoom throughout the year.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of our many friends seeking asylum given the added pressures that were added by the pandemic to their existing challenging situations.

Our church hardship fund continued to provide small amounts of financial help for asylum seekers regularly attending our church.

We were pleased to be able to be of help in providing short term accommodation for some of our regular attendees in the church hall.

The Saturday morning meetings were able to continue throughout the year. We wish to record our thanks to Pastor Pooyan Mehrshahi who spoke at our meetings during the spring and early summer.

Summer Camps for Young People

This year we were sadly unable to arrange camps in person due to the coronavirus restrictions. However, we were able to post a series of pre-recorded sermons on YouTube; Jonathan Stobbs (Penzance) and Neil Pfeiffer (Swansea) preached at the meetings for the children and young people respectively. A winter Cardiff retreat was also held for three nights over New Year, again pre-recorded over YouTube with Pastor Jonathan Munday preaching. We wish to record our thanks to our speakers.

The Summer Conference

The Summer Conference was held online with three principal speakers. We were rewarded by the preaching of Bob Dickie (on the topic of 'Guardians of the Truth'), William Mcleod (the 'End of the World') and Timothy Nelson ('Be Ye Holy'). The Gospel messages were provided by Timothy Nelson and William Mcleod. Martin Williams preached the Gospel message in Welsh. We wish to record our thanks to our speakers for preaching with such conviction and power given the unusual circumstances of the pandemic and the challenges of pre-recording in isolation.

8

Church Premises

We are committed to the repair of our fine buildings as and when resources permit.

We are very aware of the poor condition of the hall frontage which is causing considerable damage to the interior finishes in the foyer, the two kitchens and rooms adjacent to the exterior walls. In the preceding financial year £30,000 was raised through a Gift Week to help fund future repairs to the hall frontage.

The architects Alwyn Jones Ltd. were commissioned to prepare plans and specifications for the repair of the hall frontage and roof area, which were tendered to three contractors. The tender returns resulted in costs that are significantly higher than the budget available. The Church Council is currently considering the options available to it to allow us to make future progress with these repairs.

The church also commissioned the same architect to prepare a condition survey of the church and hall buildings (quinquennial or 'QQI' survey), given our awareness of significant, progressive internal and external

deterioration. The report will provide the church with an independent review of repair priorities and predicted costs over the next five years.

The ceiling to the ground floor kitchen in the hall was partially demolished due to a structural issue in the ceiling. The whole ceiling requires removal prior to a structural engineer's recommendations on remedial repairs to the ceiling structure, after which the ceiling will be reinstated. A similar problem has been identified and will require to be resolved in the Trust Room.

9

Financial Statement:

Income

(£)

Regular Offerings	66,900
Gifts	11,875
Gift Aid	-
Hardship Fund	1,110
Summer Conference	881
Gifts received for Capel-y-Rhath	1,390
Bookstall	174
WV Higham Trust	1,300
Other	1,781
<i>total</i>	85,411

Notes on Income

- Money received was £57,341 below last year, in comparison due the additional income received from the Gift Day in last year's accounts, a delay in receipt of the

Gift Aid payment for 2019-20 and the loss of Sunday collections due to the pandemic

- Regular monthly income through tithes continued to be steady throughout the year

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	39,224
Church Buildings	14,676 *
Miscellaneous	7,042
Mortgage Interest	2,154
Hardship Fund	245
Summer Conference	1,156
Payments to Capel-y-Rhath	820
Payments to Other Causes/Individuals	4,891
Bookstall	-
WV Higham Trust	-
Projects	6,751
Mortgage Capital Repayments	11,046
total	88,005

Notes on Expenditure

- Expenditure was significantly lower this year (by £26,049) reflecting the reduced activities and general costs in the use of our buildings due to the pandemic
- * Includes utilities and insurance
- The Pastor is a trustee of the charity and a paid employee of the church. There are no other reimbursements made to trustees. The church continues to make advance payments on the mortgage of the buildings whilst interest rates remain at low levels. Mortgage debt was reduced from £94,201 to £83,155.
- Gifts/donations and Gift Aid receipts remain of significance to the financial stability of the church, particularly to the ongoing repair/maintenance of the buildings and projects.

10

Current Cash Assets

As at the 31st March 2021, the church held £77,221 in cash assets held of which £30,097 is held in a charity investment account; there are no long-term investments.

In policy terms, the church retains a minimum reserve of £30,000.

£32,890 are restricted funds mainly reserved for the planned repairs of the hall frontage.

Conclusions to Financial Statement

Our financial report is unusual this year given the constraints imposed by the pandemic. This is reflected in suppressed figures for both receipts and

expenditure. It is of note that the Gift Aid receipt for the financial year 2019-20 is not included in this year's income figures; this is unusual. We assume with confidence that total income would otherwise have exceeded £100K, implying a greater surplus than reported.

Cash collections taken during services, although valuable, are not a key contributor to income. We are pleased to report that, although we have not received 'hard cash' receipts this year, income has nevertheless remained robust due to the commitment and regular tithing of our membership.

Charity Name		N		CC16a	
Receipts and payments accounts					
For the period from	Period start date	To	Period end date		
	04/01/2020		03/31/2021		

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Regular Offerings	66,900	-	-	66,900	63,173
Gifts	5,400	6,475	-	11,875	53,720
Gift Aid	-	-	-	-	11,435
Hardship Fund	-	1,110	-	1,110	5,455
Summer Conference	-	881	-	881	1,505
Capel-y-Rhath	-	1,390	-	1,390	1,160
Bookstall	174	-	-	174	922
WVHigham Trust	-	1,300	-	1,300	300
Other	1,514	267	-	1,781	5,082
Sub total(Gross income for AR)	73,988	11,423	-	85,411	142,752
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	73,988	11,423	-	85,411	142,752
A3 Payments					
Salary/WI & Employer's NI	39,224	-	-	39,224	40,355
Church Buildings (inc utilities, insurance)	14,676	-	-	14,676	32,923
Misc	7,042	-	-	7,042	11,542
Mortgage Interest	2,154	-	-	2,154	previous year figure in £32,923 in cell J31 above
Hardship Fund	-	245	-	245	5,400
Summer Conference	275	881	-	1,156	2,038
Capel-y-Rhath	-	820	-	820	1,140
Payments to other causes / individuals	1,416	3,475	-	4,891	3,834
Bookstall	-	-	-	-	679
WVHigham Trust	-	-	-	-	previous year £98010, nearest pound rounding 'error'
Sub total	64,787	5,421	-	70,208	98,011
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	11,046	-	-	11,046	15,024
Projects	1,849	4,902	-	6,751	1,019
Sub total	12,895	4,902	-	17,797	16,043
Total payments	77,682	10,323	-	88,005	114,054
Net of receipts/(payments)	3,694	1,100	-	2,594	28,698
A5 Transfers between funds	48,025	31,790	-	79,815	£79815 is last year's figure
A6 Cash funds last year end	44,331	32,890	-	77,221	
Cash funds this year end	44,331	32,890	-	77,221	

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank accounts	44,049	32,830	-
	Cash	282	60	-
	Total cash funds	44,331	32,890	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	-
			-	-
			-	-
			-	-
			-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rev Dewi Higham JD Lewis	

*Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff*

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2021 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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'). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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

Signed: 

Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: September 2021