

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.

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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.

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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.

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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.

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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.

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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.

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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	3,934
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	-
A6 Cash funds last year end	44,331	32,890	-	77,221	79,815 is last year's figure
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	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 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