

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 'Omricon' 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

	<i>Net of receipts/(payments)</i>
A5 Transfers between funds	
A6 Cash funds last year end	
	<i>Cash funds this year end</i>

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

Tabernacle Cardiff		N	CC16a
Receipts and payments accounts			
For the period from	Period start date 04/01/2021	To # 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 £
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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

t 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 at	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.

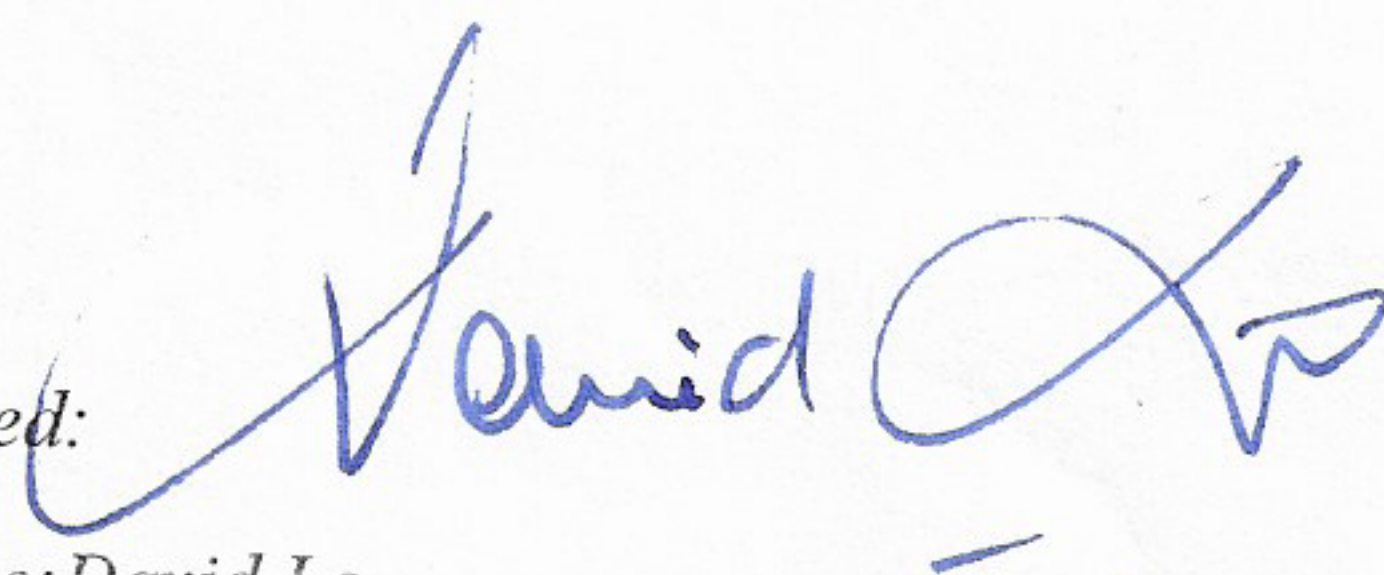
Independent examiner's statement

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