

Tabernacle Cardiff

Trustees Annual Report to March 31st, 2024

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.

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. 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:

- 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.

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.

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:

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

01/04/2023

To

Period end date

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	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 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