

**Tabernacle Cardiff**

**Trustees Annual Report to March 31<sup>st</sup>, 2025**

**Tabernacle Cardiff,**

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

[www.tabernaclecardiff.org](http://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 29<sup>th</sup> 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 12<sup>th</sup>, 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 several savings accounts. The money contained in these accounts 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](http://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](http://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](http://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 21<sup>st</sup> 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>	<b>624,671</b>

### **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>	<b>94,072</b>

### **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 31<sup>st</sup> 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 £
<b>A1 Receipts</b>					
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
<b>Sub total (Gross income for AR)</b>	<b>609,769</b>	<b>14,902</b>	<b>-</b>	<b>624,671</b>	<b>146,441</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>609,769</b>	<b>14,902</b>	<b>-</b>	<b>624,671</b>	<b>146,441</b>
<b>A3 Payments</b>					
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
<b>Sub total</b>	<b>82,126</b>	<b>11,945</b>	<b>-</b>	<b>94,072</b>	<b>96,701</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Mortgage capital repayments			-		35,307
Projects	11,790	5,466	-	17,256	28,883
<b>Sub total</b>	<b>11,790</b>	<b>5,466</b>	<b>-</b>	<b>17,256</b>	<b>64,190</b>
<b>Total payments</b>	<b>93,917</b>	<b>17,411</b>	<b>-</b>	<b>111,328</b>	<b>160,891</b>
<b>Net of receipts/(payments)</b>	<b>515,852</b>	<b>- 2,509</b>	<b>-</b>	<b>513,344</b>	<b>- 14,450</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	54,017	9,270	-	63,287	77,737
<b>Cash funds this year end</b>	<b>569,870</b>	<b>6,761</b>	<b>-</b>	<b>576,631</b>	<b>63,287</b>

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## 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	-
				-
	<b>Total cash funds</b>	<b>569,870</b>	<b>6,761</b>	<b>-</b>
(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 31<sup>st</sup> 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