

RHIWBINA BAPTIST CHURCH

England & Wales · Charity number 1132188

Details

Other names	RBC
Status	Registered
Legal form	Previously excepted
Registered	2009-10-19
Register	View on the Charity Commission register

Contact

Address	Rhiwbina Baptist Church Lon Ucha Rhiwbina Cardiff South Glamorgan CF14 6HL
Phone	02920623791
Email	office@rbc.ac
Website	www.rbc.ac

Activities

Objects: 3.1.1 TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; 3.1.2 TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND 3.1.3 TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT. 3.2 THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE OBJECTS.

Activities: Charitable Objects are documented in our Constitution as follows: To advance the Christian faith in accordance with our Statement of Beliefs; to relieve sickness and financial hardship; to promote and preserve good health and to advance education - all in such ways and parts of the United Kingdom or the world as the Trustees from time to time may think fit.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM OR THE WORLD
- Germany
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£359,176	£358,097	-	-
2023-12-31	£321,215	£322,095	-	-
2022-12-31	£288,663	£372,972	-	-
2021-12-31	£302,612	£294,841	-	-
2020-12-31	£278,608	£289,061	-	-

Trustees

Name	Role	Appointed
Anne Jones		2023-07-06
Gareth Paul James		2024-03-31
Janet Nunnerley		2023-07-06
Jeremy Charles Yarham		2024-03-31
Sian Hopkins		2021-06-23

RHIWBINA BAPTIST CHURCH

England & Wales - Charity number 1132188

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31st December 2024
for
RHIWBINA BAPTIST CHURCH**

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

RHIWBINA BAPTIST CHURCH

Contents of the Financial Statements FOR THE YEAR ENDED 31ST DECEMBER 2024

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RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 31st December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our main objects for the public benefit are set out in our constitution and are as follows:

- to advance the Christian faith in accordance with our Statement of Beliefs in such ways and in such parts of the United Kingdom or the World as the trustees from time to time think fit.

- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time think fit.

- to advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Significant activities

The trustees consider the performance of the charity this year has been successful. Assistance was given to a number of projects, both in the UK and overseas and the community outreach programmes have continued.

Hardship fund

During 2024 the trustees continued to manage a Hardship fund set up to support individuals and/or families suffering financial hardship. A number of families were supported in this way over the year.

Volunteers

The Trustees wish to acknowledge the support of the large number of willing members who give their time voluntarily and would like to express their appreciation for that. The charity would not be able to achieve as much as it does without their generous efforts.

ACHIEVEMENT AND PERFORMANCE

Throughout the year we have, once again, fulfilled our legal requirements in respect of the running of the Charity. All activities have been provided in a safe and caring environment with effective budget control.

FINANCIAL REVIEW

Principal funding sources

These continue to be:

- freewill gifts and offerings
- investment income
- gift aid tax refunds
- bequests and donations

These donations all contribute to the budgeted expenditure to deliver the main objectives of the Charity.

The contributions received during the year have enabled the church to continue its charitable donations and to improve the facilities in, and fabric of the church premises. The year has seen the number of active members and the level of giving remaining stable.

Reserves policy

The policy adopted by the trustees is to hold at least three months' running costs in reserve.

At 31 December 2024 our cash reserves amounted to £121,737.

These funds were held in the National Westminster Bank and the Cambridge and Counties Bank.

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church registered as a charity with the Charities Commission on 19 October 2009, under its constitution, which was adopted on 19 July 2009. It was amended in June 2012, September 2018 and July 2023. The Church is governed by its Constitution and the Church building is under the custodianship of the Baptist Union Corporation Limited.

The Charity is an unincorporated association.

Organisational structure

The Charity has trustees and a spiritual leadership team, the latter being responsible for the spiritual growth and vision of the charity. Trustees are recruited from within the Charity and appointed by the Church membership normally at its Annual General Meeting, or, by exception, at an Extraordinary Church Meeting, following a recommendation from the spiritual leadership team. The Charity is part of the Baptist Union of Great Britain, and the Evangelical Alliance.

The day to day running of the Charity continued to be delegated to the paid staff, including a Senior Leader, Associate Leader, Children's Work Co-ordinator, Youth Work Co-ordinator, Families Co-ordinator, Finance Manager and a Church Administrator. The role of Health & Safety Manager was absorbed into the newly appointed role of Church Operations Manager.

On appointment each trustee takes responsibility to lead in a specific area, with regular updates provided at quarterly meetings or, where necessary and appropriate, by email communication. Communications between trustees and the spiritual leadership team was maintained through the year via one of the trustees who was also a member of the spiritual leadership team.

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

1. Public Worship

The Charity held weekly meetings for public worship, prayer, biblical teaching and evangelism with Sunday Services open to all members of the public. Details of our Sunday Services are set out on our website www.rbc.ac. We also ran regular activities for children and youth, both on Sundays and during the week. Monthly gatherings to facilitate worship, community, friendship and meals for the elderly were also held throughout the year.

In addition to the above we normally hold special events during the year, particularly at Easter and Christmas. Monthly gatherings began between the adjoining churches of the North Cardiff area.

2. Pastoral Care

We provided a wide range of pastoral support on many different levels including visiting people who are sick (whether at home or in hospital) or people who are housebound.

3. Nursery

The charity also runs a day-care sessional nursery open to all in the community registered with the regulator (Care Inspectorate Wales) for up to 30 children. It is managed by two qualified leaders and a deputy supported by staff members and volunteers, all of whom have been DBS checked and received safeguarding training. The nursery also provides wrap-around care for a number of the children who attend the adjacent state nursery for their afternoon session.

4. Sharing of Facilities

We have a 300-seat auditorium which is available for the benefit of the local Community. During the year, our facility was used by a local choir for their weekly practices, a fostering agency, local schools and for weddings.

5. Children's activities

Little Steps is a term-time group for babies, toddlers and pre-schoolers with free play, activities and music. More than 40 children attend these weekly sessions. A regular weekly club for primary aged school children took place each week during term time. This offers the children activities and friendship within the community. The youth group continued to meet regularly and also enjoyed a break away at a youth camp.

6. The Over 55's

Our 'Meet and Eat', is a friendship group with the aim of providing a lunch or coffee/cake in the church for those in the community who are of retirement age, i.e. 55+. A new initiative of a dementia friendly short church service also began during the year. The church staff have received training in order to make us a dementia friendly church.

7. Links with other Charities

In addition to the above we have maintained strong links with, and actively supported, a number of charities and community initiatives, including:-

a. Arabic Church - Every fortnight we host a church focused on the Arabic community in Cardiff and the wider area and we partly support one of its leaders. In addition to regular all-age meetings, the Arabic church works with refugees and asylum seekers in the south Wales area.

b. Operation Mobilisation - This charity, working in many regions of the world (via ocean-going ships), seeks to demonstrate and proclaim faith taking account of and adapting to local culture and context.

c. Innovista - Financial support is provided for the charity which supports young pastors by providing inspiration, training and innovative resources to communicate their faith in a changing culture. The organisation also supports churches working with those displaced or affected by the war in Ukraine.

d. Starfish Kids Camps - part of the Starfish Alliance charity, which aims to help rebuild healthy and loving relationships for children who have been victims of abuse, neglect and abandonment, through week-long summer camps.

e. New Wine Cymru - a charity that works with leaders and churches to become better equipped at communicating the Christian message, and at caring for others and breaking down barriers.

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

f. Pioneer network - the church has provided financial support to a church family who work with immigrants and refugees, offering English lessons and community. They have also been very involved with those who have moved to Cardiff to escape the Ukrainian war.

g. The Message Trust - this is a UK-based charity which offers messages of hope to young people through their schools' ministry. The Trust is also involved in supporting poorer communities, for example through opening community shops for lower income families.

h. Haven Home Care Trust - a charity providing domiciliary care for older residents in our community to support independent living.

i. Cardiff Foodbank - a UK charity which gathers food, by way of donations, for distribution to local families in need. A number of our members continue their involvement with this charity and collect and distribute food from various sources in and around Cardiff. Members regularly contribute to this charity by way of food donations.

Safeguarding

We have Safeguarding Policies for children, and for adults with additional care and support needs. We run many children and youth activities and all volunteers and staff involved receive safeguarding training before commencing work, in line with the recommendations within the policies. All workers are checked with the Disclosure and Barring Service (DBS) every three years. One member of staff oversees DBS checks and maintains a comprehensive register of all checks undertaken.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have adopted a risk register that sets out the main risks to which the charity is exposed and the relevant mitigations that are in place. This register is kept under regular (quarterly) review by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1132188

Principal address

1 Lon Ucha
Rhiwbina
Cardiff
CF14 6HL

Trustees

Anne Jones (Chair from July 2023)
Andrew Rees (from June 2022)
Sian Hopkins (re-elected July 2024)
Richard Self (from June 2022)
Sarah Butt (from July 2023)
Janet Nunnerley (from July 2023)
Gareth Paul James (from July 2024)
Jeremy Charles Yarham (from July 2024)

Our policy for training and induction of trustees:

The constitution requires trustees to be members of the Charity; therefore a sound knowledge of the Charity's activities is implicit in accepting the role. Prior to appointment, each new trustee meets with the Chair to clarify the role, responsibilities and way of working. Trustees can co-opt other Church members to provide specific expertise as necessary.

RHIWBINA BAPTIST CHURCH

**Report of the Trustees
FOR THE YEAR ENDED 31ST DECEMBER 2024**

REFERENCE AND ADMINISTRATIVE DETAILS

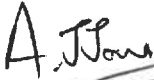
Independent Examiner

David Lo
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

FUNDS HELD AS CUSTODIAN FOR OTHERS

We do not hold funds on behalf of other charities or trusts. However, special offerings for specific charitable appeals are routed through our bank current account.

Approved by order of the board of trustees on 31/5/25 and signed on its behalf by:



.....
Ms A Jones - Trustee

**Independent Examiner's Report to the Trustees of
Rhiwbina Baptist Church**

Independent examiner's report to the trustees of Rhiwbina Baptist Church

I report to the charity trustees on my examination of the accounts of Rhiwbina Baptist Church (the Trust) for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity 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').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.



David Lo

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

Date: 10.6.25.....

RHIWBINA BAPTIST CHURCH

Statement of Financial Activities FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	345,339	-	345,339	318,984
Investment income	3	2,183	-	2,183	1,768
Other income		11,654	-	11,654	463
Total		<u>359,176</u>	<u>-</u>	<u>359,176</u>	<u>321,215</u>
EXPENDITURE ON					
Charitable activities	4				
Mission		34,652	-	34,652	29,121
Nursery		103,385	-	103,385	87,603
Ministry		-	-	-	1,086
Charitable expenditure		<u>220,060</u>	<u>-</u>	<u>220,060</u>	<u>205,371</u>
Total		<u>358,097</u>	<u>-</u>	<u>358,097</u>	<u>323,181</u>
NET INCOME/(EXPENDITURE)		1,079	-	1,079	(1,966)
RECONCILIATION OF FUNDS					
Total funds brought forward		204,069	532	204,601	206,567
TOTAL FUNDS CARRIED FORWARD		<u>205,148</u>	<u>532</u>	<u>205,680</u>	<u>204,601</u>

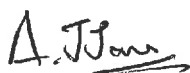
The notes form part of these financial statements

RHIWBINA BAPTIST CHURCH

Balance Sheet 31ST DECEMBER 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	9	95,904	-	95,904	108,211
CURRENT ASSETS					
Prepayments and accrued income		3,710	-	3,710	3,394
Cash at bank and in hand		121,204	532	121,736	106,527
		124,914	532	125,446	109,921
CREDITORS					
Amounts falling due within one year	10	(15,670)	-	(15,670)	(13,531)
NET CURRENT ASSETS		109,244	532	109,776	96,390
TOTAL ASSETS LESS CURRENT LIABILITIES		205,148	532	205,680	204,601
NET ASSETS		205,148	532	205,680	204,601
FUNDS	11				
Unrestricted funds				205,148	204,069
Restricted funds				532	532
TOTAL FUNDS				205,680	204,601

The financial statements were approved by the Board of Trustees and authorised for issue on 31/12/25 and were signed on its behalf by:



A Jones - Trustee

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to heritage asset	- 4% straight line
Fixtures and fittings	- 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Heritage fixed assets

The charity has the use of the Church premises which is considered to be a heritage asset. No depreciation has been charged as the asset has been excluded from the balance sheet. See tangible fixed assets note for further details.

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Standing orders & offerings	191,679	176,097
Other income	6,208	3,662
Gift aid	43,683	43,631
Nursery fees	103,769	95,594
	<u>345,339</u>	<u>318,984</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>2,183</u>	<u>1,768</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Mission	34,652	-	34,652
Nursery	94,406	8,979	103,385
Charitable expenditure	12,821	207,239	220,060
	<u>141,879</u>	<u>216,218</u>	<u>358,097</u>

5. SUPPORT COSTS

	Management	Other 3	Governance costs	Totals
	£	£	£	£
Nursery	8,979	-	-	8,979
Charitable expenditure	168,524	7	38,708	207,239
	<u>177,503</u>	<u>7</u>	<u>38,708</u>	<u>216,218</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2024 nor for the year ended 31st December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2024 nor for the year ended 31st December 2023.

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

7. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	120,788	114,485
Social security costs	3,916	4,794
Other pension costs	9,022	11,330
	<u>133,726</u>	<u>130,609</u>

The average monthly number of employees during the year was as follows:

	2024	2023
General office staff	8	6
Nursery Staff	9	11
	<u>17</u>	<u>17</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES I.E. 2023

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	318,984	-	318,984
Investment income	1,768	-	1,768
Other income	463	-	463
Total	<u>321,215</u>	<u>-</u>	<u>321,215</u>
EXPENDITURE ON			
Charitable activities			
Mission	29,121	-	29,121
Nursery	87,603	-	87,603
Ministry	-	1,086	1,086
Charitable expenditure	205,371	-	205,371
Total	<u>322,095</u>	<u>1,086</u>	<u>323,181</u>
NET INCOME/(EXPENDITURE)	(880)	(1,086)	(1,966)
RECONCILIATION OF FUNDS			
Total funds brought forward	204,949	1,618	206,567
TOTAL FUNDS CARRIED FORWARD	<u>204,069</u>	<u>532</u>	<u>204,601</u>

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

9. TANGIBLE FIXED ASSETS

	Improvements to heritage asset £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2024 and 31st December 2024	170,750	106,167	19,165	296,082
DEPRECIATION				
At 1st January 2024	73,384	100,174	14,313	187,871
Charge for year	6,830	1,650	3,827	12,307
At 31st December 2024	80,214	101,824	18,140	200,178
NET BOOK VALUE				
At 31st December 2024	90,536	4,343	1,025	95,904
At 31st December 2023	97,366	5,993	4,852	108,211

The original cost of the church premises are considered to be a heritage asset and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The title to the church building is in the name of the Baptist Union Corporation Limited.

Any renewals or repairs to the church building are funded by the trustees.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	4,057	388
Social security and other taxes	2,135	2,228
Other creditors	844	986
Accrued expenses	4,929	4,835
Deferred government grants	3,705	5,094
	15,670	13,531

11. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	204,069	1,079	205,148
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	139	-	139
	532	-	532
TOTAL FUNDS	204,601	1,079	205,680

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued **FOR THE YEAR ENDED 31ST DECEMBER 2024**

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	359,176	(358,097)	1,079
TOTAL FUNDS	<u>359,176</u>	<u>(358,097)</u>	<u>1,079</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	204,949	(880)	204,069
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	(1,086)	139
	<u>1,618</u>	<u>(1,086)</u>	<u>532</u>
TOTAL FUNDS	<u>206,567</u>	<u>(1,966)</u>	<u>204,601</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	321,215	(322,095)	(880)
Restricted funds			
Training Fund	-	(1,086)	(1,086)
TOTAL FUNDS	<u>321,215</u>	<u>(323,181)</u>	<u>(1,966)</u>

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	204,949	199	205,148
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	(1,086)	139
	<u>1,618</u>	<u>(1,086)</u>	<u>532</u>
TOTAL FUNDS	<u>206,567</u>	<u>(887)</u>	<u>205,680</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	680,391	(680,192)	199
Restricted funds			
Training Fund	-	(1,086)	(1,086)
	<u>680,391</u>	<u>(681,278)</u>	<u>(887)</u>
TOTAL FUNDS	<u>680,391</u>	<u>(681,278)</u>	<u>(887)</u>

A new fund was set up in 2012. These funds are designated specifically for the purpose of the Church's project in association with the Cardiff Night Shelter.

In 2018 two new funds were set up. A training fund was set up so donations could be given to help towards training and university fees. The Arabic Church received funding to support the church which operates within Rhiwbina Baptist Church, this is now fully spent.

12. OTHER NOTES

In September 2020 a 5 year lease was entered for the use of the play area behind Cremona House, this is paid by the nursery at a sum of £3,600 p.a.

RHIWBINA BAPTIST CHURCH

**Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31ST DECEMBER 2024**

13. CAPITAL COMMITMENTS

	2024	2023
	£	£
Contracted but not provided for in the financial statements	-	-
	<u> </u>	<u> </u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2024.

RHIWBINA BAPTIST CHURCH

Detailed Statement of Financial Activities FOR THE YEAR ENDED 31ST DECEMBER 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Standing orders & offerings	191,679	176,097
Other income	6,208	3,662
Gift aid	43,683	43,631
Nursery fees	103,769	95,594
	345,339	318,984
Investment income		
Deposit account interest	2,183	1,768
Other income		
Government grants	11,654	463
Total incoming resources	359,176	321,215
EXPENDITURE		
Charitable activities		
Mission	31,704	24,856
Administration	11,466	13,904
Nursery salaries	76,525	75,341
Nursery - other costs	12,007	8,348
Ministry	5,000	6,373
Nursery Social Security	732	455
Nursery Pension	4,445	3,459
	141,879	132,736
Support costs		
Management		
Wages	120,788	114,485
Social security	3,916	4,794
Pensions	9,022	11,330
Repairs & maintenance	43,777	22,415
	177,503	153,024
Other 3		
Interest payable	7	-
Governance costs		
Insurance	3,374	3,138
Utilities	7,710	9,038
Accountancy and legal fees	8,622	8,082
Office Costs	3,346	3,072
Fixtures and fittings	1,651	609
Carried forward	24,703	23,939

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

**Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31ST DECEMBER 2024**

	2024 £	2023 £
Governance costs		
Brought forward	24,703	23,939
Computer equipment	3,828	3,526
Improvement of Heritage Assets	6,830	6,830
Travel and Parking	3,347	3,126
	<u>38,708</u>	<u>37,421</u>
Total resources expended	<u>358,097</u>	<u>323,181</u>
Net income/(expenditure)	<u>1,079</u>	<u>(1,966)</u>

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

England & Wales - Charity number 1132188

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31st December 2023
for
RHIWBINA BAPTIST CHURCH**

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

RHIWBINA BAPTIST CHURCH

**Contents of the Financial Statements
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our main objects for the public benefit are set out in our constitution and are as follows:

- to advance the Christian faith in accordance with our Statement of Beliefs in such ways and in such parts of the United Kingdom or the World as the trustees from time to time think fit.
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time think fit.
- to advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Significant activities

The trustees consider the performance of the charity this year has been successful. Assistance was given to a number of projects, both in the UK and overseas and the community outreach programmes have continued to thrive in popularity. We have also recommended activities that were put on hold due to Covid, for example, an after school club for local children.

Hardship fund

The Hardship fund set up to support people in the church and wider community has continued to be managed by the trustees, and we were able to support a number of individuals through the generosity of the church.

Volunteers

The Trustees wish to acknowledge the support of the large number of willing members and church attenders who give their time voluntarily. The charity would not be able to achieve as much as it does without their generous efforts.

ACHIEVEMENT AND PERFORMANCE

Throughout the year we have, once again, fulfilled our legal requirements in respect of the running of the Charity. All activities have been provided in a safe and caring environment with effective budget control.

FINANCIAL REVIEW

Principal funding sources

These continue to be:

- freewill gifts and offerings
- investment income
- gift aid tax refunds
- bequests and donations

These donations all contribute to the budgeted expenditure to deliver the main objectives of the Charity.

The contributions received during the year have enabled the church to continue its charitable donations and to improve the facilities in and fabric of the church premises. We are also pleased to report that 2023 saw an increase in both the number of active members and the level of giving.

Reserves policy

The policy adopted by the trustees is to hold at least three months running costs in reserve.

At 31 December 2023 our cash reserves amounted to £106,527.

These funds were held in the National Westminster Bank and the Cambridge and Counties Bank.

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church registered as a charity with the Charities Commission on 19 October 2009, under its constitution, which was adopted on 19 July 2009. It was amended in June 2012, September 2018 and July 2023. The Church is governed by its Constitution and the Church building is under the custodianship of the Baptist Union Corporation Limited.

The Charity is an unincorporated association.

Organisational structure

The Charity has trustees and a spiritual leadership team, the latter being responsible for the spiritual growth and vision of the charity. Trustees are recruited from within the Charity and appointed by the Church membership normally at its Annual General Meeting, or, by exception, at an Extraordinary Church Meeting, following a recommendation from the spiritual leadership team. The Charity is part of the Baptist Union of Great Britain, and the Evangelical Alliance.

The day to day running of the Charity continued to be delegated to the paid staff; including a Senior Leader, Associate Leader, Children, Youth and Families Co-ordinators, Health & Safety Manager, Finance Manager and a Church Administrator.

On appointment each trustee takes responsibility to lead a specific area, with regular updates provided at quarterly meetings or, where necessary and appropriate, by email communication. For the first half of the year, communications between trustees and the spiritual leadership team was brought about by the spiritual leadership team attending trustee meetings as observers, but since July 2023 a member of that team has been appointed as a trustee.

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

1. Public Worship

The Charity held weekly meetings for public worship, prayer, biblical teaching and evangelism with Sunday Services open to all members of the public. Details of our Sunday Services are set out on our website www.rbc.ac. We also ran regular activities for children and youth, both on Sundays and during the week.

In addition to the above we normally hold special events during the year, particularly at Easter and Christmas.

2. Pastoral Care

We provided a wide range of pastoral support on many different levels including visiting people who are sick (whether at home or in hospital) or people who are housebound.

3. Nursery

The charity also runs a day-care sessional nursery open to all in the community registered with the regulator (Care Inspectorate Wales) for up to 30 children. It is managed by two qualified leaders and a deputy supported by staff members and volunteers, all of whom have been DBS checked and received safeguarding training. The nursery also provides wrap-around care for a number of the children who attend the adjacent state nursery for the afternoon session.

4. Sharing of Facilities

We have a 300 seat auditorium which is available for the benefit of the local community. In 2023 it has been used for example by the adjacent primary school, by the Cambrensis choir for their weekly practices, for weddings and for pilates classes.

5. Children's activities

Little Steps is a term-time group for babies, toddlers and pre-schoolers with free play, activities and music. More than 50 children attend these weekly sessions. The youth group continues to meet regularly. We also recommenced activities that had been put on hold due to Covid, for example, "Pebbles" (an after school children's club) and "Easter Explored", our Easter trail which was attended by over 300 local school children.

6. The Over 55's

Our 'Meet and Eat', is a friendship group with the aim of providing a lunch or coffee/cake in the church for those in the community who are of retirement age, i.e. 55+. Around 30 individuals attended this regularly during the year.

7. Links with other Charities

In addition to the above we have maintained links with, and/or actively supported, a number of charities and community initiatives, including:-

a. Arabic Church - We host a church focused on the Arabic community in Cardiff and the wider area, and we partly support one of its leaders. In addition to regular all-age meetings, the Arabic Church works with refugees and asylum seekers in the south Wales area.

b. Operation Mobilisation - This charity, working in many regions of the world, (via ocean-going ships) seeks to demonstrate and proclaim faith taking account of and adapting to local culture and context.

c. Innovista - Financial support is provided for the charity which supports young pastors by providing inspiration, training and innovative resources to communicate their faith in a changing culture. The organisation also supports churches working with those displaced or affected by the war in Ukraine.

d. Starfish Kids Camps - part of The Starfish Alliance charity, which aims to help rebuild healthy and loving relationships for children who have been victims of abuse, neglect and abandonment, through week-long summer camps.

e. New Wine Cymru - a charity that works with leaders and churches to become better equipped at communicate the Christian message, and at serving, caring for others and breaking down barriers.

f. Haven Home Care Trust - a charity providing domiciliary care for older residents in our community to support independent living

RHIWBINA BAPTIST CHURCH

Report of the Trustees FOR THE YEAR ENDED 31ST DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safeguarding

We have Safeguarding Policies for children and for adults with additional care and support needs. There are many children and youth activities and all volunteers and staff involved receive safeguarding training before commencing work, in line with the recommendations within the policies. All workers are checked with the Disclosure and Barring Service (DBS) every three years. One member of staff oversees DBS checks and maintains a comprehensive register of all checks undertaken.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have adopted a risk register that sets out the main risks to which the charity is exposed and the relevant mitigations that are in place. This register is kept under regular (quarterly) review by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1132188

Principal address

Lon Ucha
Rhiwbina
Cardiff
CF14 6HL

Trustees

John Barrow (Joint chair- until July 2023)
Elaine Ancrum (Joint chair- until July 2023)
Anne Jones (Chair from July 2023)
Andrew Rees (from June 2022)
Sian Hopkins (from June 2021)
Richard Self (from June 2022)
Sarah Butt (from July 2023)
Janet Nunnerley (from July 2023)

Our policy for training and induction of trustees:

The constitution requires trustees to be members of the Charity; therefore a sound knowledge of the Charity's activities is implicit in accepting the role. Prior to appointment, each new trustee meets with the Chair to clarify the role, responsibilities and way of working. Trustees can co-opt other Church members to provide specific expertise as necessary.

Independent Examiner

David Lo
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

FUNDS HELD AS CUSTODIAN FOR OTHERS

We do not hold funds on behalf of other charities or trusts. However, special offerings for specific charitable appeals are routed through our bank current account.

RHIWBINA BAPTIST CHURCH

**Report of the Trustees
FOR THE YEAR ENDED 31ST DECEMBER 2023**

Approved by order of the board of trustees on and signed on its behalf by:

.....
Ms A Jones - Trustee

Independent Examiner's Report to the Trustees of Rhiwbina Baptist Church

Independent examiner's report to the trustees of Rhiwbina Baptist Church

I report to the charity trustees on my examination of the accounts of Rhiwbina Baptist Church (the Trust) for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity 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').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.

David Lo

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

Date:

RHIWBINA BAPTIST CHURCH

Statement of Financial Activities FOR THE YEAR ENDED 31ST DECEMBER 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	318,984	-	318,984	287,590
Investment income	3	1,768	-	1,768	1,073
Other income		463	-	463	-
Total		<u>321,215</u>	<u>-</u>	<u>321,215</u>	<u>288,663</u>
EXPENDITURE ON					
Charitable activities	4				
Mission		29,121	-	29,121	33,684
Nursery		87,603	-	87,603	75,285
Ministry		-	1,086	1,086	-
Charitable expenditure		<u>205,371</u>	<u>-</u>	<u>205,371</u>	<u>264,003</u>
Total		<u>322,095</u>	<u>1,086</u>	<u>323,181</u>	<u>372,972</u>
NET INCOME/(EXPENDITURE)		(880)	(1,086)	(1,966)	(84,309)
RECONCILIATION OF FUNDS					
Total funds brought forward		204,949	1,618	206,567	290,876
TOTAL FUNDS CARRIED FORWARD		<u>204,069</u>	<u>532</u>	<u>204,601</u>	<u>206,567</u>

The notes form part of these financial statements

RHIWBINA BAPTIST CHURCH

Balance Sheet 31ST DECEMBER 2023

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	9	108,211	-	108,211	111,128
CURRENT ASSETS					
Prepayments and accrued income		3,394	-	3,394	3,113
Cash at bank and in hand		105,995	532	106,527	101,130
		<u>109,389</u>	<u>532</u>	<u>109,921</u>	<u>104,243</u>
CREDITORS					
Amounts falling due within one year	10	(13,531)	-	(13,531)	(8,804)
NET CURRENT ASSETS		<u>95,858</u>	<u>532</u>	<u>96,390</u>	<u>95,439</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>204,069</u>	<u>532</u>	<u>204,601</u>	<u>206,567</u>
NET ASSETS		<u>204,069</u>	<u>532</u>	<u>204,601</u>	<u>206,567</u>
FUNDS	11				
Unrestricted funds				204,069	204,949
Restricted funds				532	1,618
TOTAL FUNDS				<u>204,601</u>	<u>206,567</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
A Jones - Trustee

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements FOR THE YEAR ENDED 31ST DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to heritage asset	- 4% straight line
Fixtures and fittings	- 25% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Heritage fixed assets

The charity has the use of the Church premises which is considered to be a heritage asset. No depreciation has been charged as the asset has been excluded from the balance sheet. See tangible fixed assets note for further details.

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Standing orders & offerings	176,097	150,002
Other income	3,662	569
Gift aid	43,631	36,071
Nursery fees	95,594	100,948
	<u>318,984</u>	<u>287,590</u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	<u>1,768</u>	<u>1,073</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Mission	29,121	-	29,121
Nursery	87,603	-	87,603
Ministry	1,086	-	1,086
Charitable expenditure	<u>14,926</u>	<u>190,445</u>	<u>205,371</u>
	<u>132,736</u>	<u>190,445</u>	<u>323,181</u>

5. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Charitable expenditure	<u>153,024</u>	<u>37,421</u>	<u>190,445</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2023 nor for the year ended 31st December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2023 nor for the year ended 31st December 2022.

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

7. STAFF COSTS

	2023 £	2022 £
Wages and salaries	114,485	112,189
Social security costs	4,794	5,006
Other pension costs	11,330	10,815
	<u>130,609</u>	<u>128,010</u>

The average monthly number of employees during the year was as follows:

	2023	2022
General office staff	6	6
Nursery Staff	11	10
	<u>17</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES I.E. 2022

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	287,590	-	287,590
Investment income	1,073	-	1,073
Total	<u>288,663</u>	<u>-</u>	<u>288,663</u>
EXPENDITURE ON			
Charitable activities			
Mission	33,684	-	33,684
Nursery	75,285	-	75,285
Charitable expenditure	264,003	-	264,003
Total	<u>372,972</u>	<u>-</u>	<u>372,972</u>
NET INCOME/(EXPENDITURE)	(84,309)	-	(84,309)
RECONCILIATION OF FUNDS			
Total funds brought forward	289,258	1,618	290,876
TOTAL FUNDS CARRIED FORWARD	<u>204,949</u>	<u>1,618</u>	<u>206,567</u>

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

9. TANGIBLE FIXED ASSETS

	Improvements to heritage asset £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2023	170,750	99,564	17,718	288,032
Additions	-	6,603	1,447	8,050
At 31st December 2023	170,750	106,167	19,165	296,082
DEPRECIATION				
At 1st January 2023	66,554	99,564	10,786	176,904
Charge for year	6,830	610	3,527	10,967
At 31st December 2023	73,384	100,174	14,313	187,871
NET BOOK VALUE				
At 31st December 2023	97,366	5,993	4,852	108,211
At 31st December 2022	104,196	-	6,932	111,128

The original cost of the church premises are considered to be a heritage asset and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The title to the church building is in the name of the Baptist Union Corporation Limited.

Any renewals or repairs to the church building are funded by the trustees.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	388	-
Social security and other taxes	2,228	2,457
Other creditors	986	1,491
Accrued expenses	4,835	4,856
Deferred government grants	5,094	-
	13,531	8,804

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

11. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	204,949	(880)	204,069
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	(1,086)	139
	<u>1,618</u>	<u>(1,086)</u>	<u>532</u>
TOTAL FUNDS	<u>206,567</u>	<u>(1,966)</u>	<u>204,601</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	321,215	(322,095)	(880)
Restricted funds			
Training Fund	-	(1,086)	(1,086)
	<u>321,215</u>	<u>(323,181)</u>	<u>(1,966)</u>
TOTAL FUNDS	<u>321,215</u>	<u>(323,181)</u>	<u>(1,966)</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	289,258	(84,309)	204,949
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	-	1,225
	<u>1,618</u>	<u>-</u>	<u>1,618</u>
TOTAL FUNDS	<u>290,876</u>	<u>(84,309)</u>	<u>206,567</u>

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	288,663	(372,972)	(84,309)
TOTAL FUNDS	<u>288,663</u>	<u>(372,972)</u>	<u>(84,309)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	289,258	(85,189)	204,069
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	(1,086)	139
	<u>1,618</u>	<u>(1,086)</u>	<u>532</u>
TOTAL FUNDS	<u>290,876</u>	<u>(86,275)</u>	<u>204,601</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	609,878	(695,067)	(85,189)
Restricted funds			
Training Fund	-	(1,086)	(1,086)
TOTAL FUNDS	<u>609,878</u>	<u>(696,153)</u>	<u>(86,275)</u>

A new fund was set up in 2012. These funds are designated specifically for the purpose of the Church's project in association with the Cardiff Night Shelter.

In 2018 two new funds were set up. A training fund was set up so donations could be given to help towards training and university fees. The Arabic Church received funding to support the church which operates within Rhiwbina Baptist Church, this is now fully spent.

RHIWBINA BAPTIST CHURCH

Notes to the Financial Statements - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

12. OTHER NOTES

In September 2020 a 5 year lease was entered for the use of the play area behind Cremona House, this is paid by the nursery at a sum of £3,000 p.a.

13. CAPITAL COMMITMENTS

	2023	2022
	£	£
Contracted but not provided for in the financial statements	-	-
	<u> </u>	<u> </u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2023.

RHIWBINA BAPTIST CHURCH

Detailed Statement of Financial Activities FOR THE YEAR ENDED 31ST DECEMBER 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Standing orders & offerings	176,097	150,002
Other income	3,662	569
Gift aid	43,631	36,071
Nursery fees	95,594	100,948
	318,984	287,590
Investment income		
Deposit account interest	1,768	1,073
Other income		
Government grants	463	-
Total incoming resources	321,215	288,663
EXPENDITURE		
Charitable activities		
Mission	24,856	26,581
Administration	13,904	19,139
Nursery salaries	75,341	68,157
Nursery - other costs	8,348	3,255
Ministry	6,373	7,103
Nursery Social Security	455	510
Nursery Pension	3,459	3,363
	132,736	128,108
Support costs		
Management		
Wages	114,485	112,189
Social security	4,794	5,006
Pensions	11,330	10,815
Repairs & maintenance	22,415	86,196
	153,024	214,206
Governance costs		
Insurance	3,138	-
Utilities	9,038	3,875
Accountancy and legal fees	8,082	7,812
Office Costs	3,072	4,553
Fixtures and fittings	609	599
Computer equipment	3,526	3,466
Improvement of Heritage Assets	6,830	6,830
Travel and Parking	3,126	3,523
	37,421	30,658

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

**Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31ST DECEMBER 2023**

	2023 £	2022 £
Total resources expended	323,181	372,972
Net expenditure	(1,966)	(84,309)

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

England & Wales - Charity number 1132188

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2022
FOR
RHIWBINA BAPTIST CHURCH**

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

RHIWBINA BAPTIST CHURCH

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RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our main objects for the public benefit are set out in our constitution and are as follows:

- to advance the Christian faith in accordance with our Statement of Beliefs in such ways and in such parts of the United Kingdom or the World as the trustees from time to time think fit.
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time think fit.
- to advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Significant activities

The trustees consider the performance of the charity this year has been successful, despite the ongoing challenges that the COVID-19 pandemic have brought. Assistance was granted to a number of projects, both in the UK and overseas and the outreach programmes have continued despite limitations caused by the pandemic.

Hardship fund

During 2022, the trustees managed a Hardship fund previously set up to support people in the church and wider community who were adversely impacted by the pandemic, and we were able to support a number of families through the generosity of the church.

Volunteers

The Trustees wish to acknowledge the support of the large number of willing members who give their time voluntarily. The charity would not be able to achieve as much as it does without their generous efforts. We are particularly appreciative that the members and attenders of the church maintained their support through the year.

ACHIEVEMENT AND PERFORMANCE

Throughout the year we have, once again, fulfilled our legal requirements in respect of the running of the Charity. All activities have been provided in a safe and caring environment with effective budget control.

FINANCIAL REVIEW

Principal funding sources

These continue to be:

- freewill gifts and offerings
- investment income
- gift aid tax refunds
- bequests and donations

These donations all contribute to the budgeted expenditure to deliver the main objectives of the Charity.

The contributions received during the year have enabled the church to continue its charitable donations and to improve the facilities in and fabric of the church premises. 2022 saw the number of active members and the level of giving remaining stable.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2022

FINANCIAL REVIEW

Reserves policy

The policy adopted by the trustees is to hold at least three months running costs in reserve.

At 31 December 2022 our cash reserves amounted to £101,130.

These funds were held in the National Westminster Bank, Monmouthshire Building Society and the Cambridge and Counties Bank.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church registered as a charity with the Charities Commission on 19 October 2009, under its constitution, which was adopted on 19 July 2009. It was amended in June 2012 and 2018. The Church is governed by its Constitution and the Church building is under the custodianship of the Baptist Union Corporation Limited.

The Charity is an unincorporated association.

Organisational structure

The Charity has trustees and a spiritual leadership team, the latter being responsible for the spiritual growth and vision of the charity. Trustees are recruited from within the Charity and appointed by the Church membership normally at its Annual General Meeting, or, by exception, at an Extraordinary Church Meeting, following a recommendation from the spiritual leadership team. The Charity is part of the Baptist Union of Great Britain, and the Evangelical Alliance.

The day to day running of the Charity continued to be delegated to the paid staff; including a Senior Leader, Associate Leader, Children & Youth Leader, Health & Safety Manager, Finance Manager and a Church Administrator.

On appointment each trustee takes responsibility to lead a specific area, with regular updates provided at quarterly meetings or, where necessary and appropriate, by email communication. Communications between trustees and the spiritual leadership team is maintained by the spiritual leadership team attending trustee meetings as observers.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

1. Public Worship

The Charity held weekly meetings for public worship, prayer, biblical teaching and evangelism with Sunday Services open to all members of the public. Details of our Sunday Services are set out on our website www.rbc.ac. We also ran regular activities for children and youth, both on Sundays and during the week.

In addition to the above we normally hold special events during the year, particularly at Easter and Christmas.

2. Pastoral Care

We provided a wide range of pastoral support on many different levels including visiting people who are sick (whether at home or in hospital) or people who are housebound.

3. Nursery

The charity also runs a day-care sessional nursery open to all in the community registered with the regulator (Care Inspectorate Wales) for up to 30 children. It is managed by two qualified leaders and a deputy supported by staff members and volunteers, all of whom have been DBS checked and received safeguarding training. The nursery also provides wrap-around care for a number of the children who attend the adjacent state nursery for the afternoon session.

4. Sharing of Facilities

We have a 350 seat auditorium which is available for the benefit of the local Community.

5. Children's activities

Little Steps is a term-time group for babies, toddlers and pre-schoolers with free play, activities and music. More than 40 children attend these weekly sessions. The youth group continues to meet regularly.

6. The Over 55's

Our 'Meet and Eat', is a friendship group with the aim of providing a monthly lunch or coffee in the church for those in the community who are of retirement age, i.e. 55+.

7. Links with other Charities

In addition to the above we have maintained strong links with, and actively supported, a number of charities and community initiatives, including:-

a. Haven Home Care Trust - a charity providing domiciliary care for older residents in our community to support independent living.

b. Operation Mobilisation - This charity, working in many regions of the world, (via ocean-going ships) seeks to demonstrate and proclaim faith taking account of and adapting to local culture and context.

c. Innovista - Financial support is provided for the charity which supports young pastors by providing inspiration, training and innovative resources to communicate their faith in a changing culture. In 2022 additional funding was channelled through Innovista to support churches working with those displaced or affected by the war in Ukraine.

d. Cardiff Foodbank - a UK charity which gathers food, by way of donations, for distribution to local families in need. A number of our members continue their involvement with this charity and collect and distribute food from various sources in and around Cardiff.

e. Arabic Church - We host a church focused on the middle eastern community in Cardiff and the wider area and we partly support one of the leaders.

Safeguarding

We have Safeguarding Policies for children and for adults with additional care and support needs. There are many children and youth activities and all volunteers and staff involved receive safeguarding training before commencing work, in line with the recommendations within the policies. All workers are checked with the Disclosure and Barring Service (DBS) every three years. One member of staff overseas DBS checks and maintains a comprehensive register of all checks undertaken.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have adopted a risk register that sets out the main risks to which the charity is exposed and the relevant mitigations that are in place. This register is kept under regular review by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1132188

Principal address

Lon Ucha
Rhiwbina
Cardiff
CF14 6HL

Trustees

John Barrow (Joint chair)
Elaine Ancrum (Joint chair)
Andrew Rees (from June 2022)
Emma Dixon (until June 2022)
Claire Easun (until June 2022)
Sian Hopkins
Richard Self (from June 2022)

Our policy for training and induction of trustees:

The constitution requires trustees to be members of the Charity; therefore a sound knowledge of the Charity's activities is implicit in accepting the role. Prior to appointment, each new trustee meets with the Chair to clarify the role, responsibilities and way of working. Trustees can co-opt other Church members to provide specific expertise as necessary.

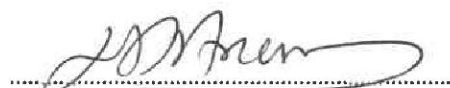
Independent Examiner

David Lo
Chartered Accountants
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

FUNDS HELD AS CUSTODIAN FOR OTHERS

We do not hold funds on behalf of other charities or trusts. However, special offerings for specific charitable appeals are routed through our bank current account.

Approved by order of the board of trustees on 25 April 2023 and signed on its behalf by:



E Ancrum - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RHIWBINA BAPTIST CHURCH**

Independent examiner's report to the trustees of Rhiwbina Baptist Church

I report to the charity trustees on my examination of the accounts of Rhiwbina Baptist Church (the Trust) for the year ended 31st December 2022.

Responsibilities and basis of report

As the charity 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').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

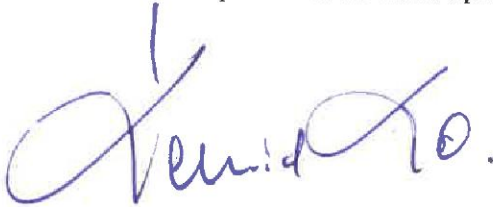
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.



David Lo
Chartered Accountants
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

Date: 2.5.23

RHIWBINA BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	287,590	-	287,590	301,081
Investment income	3	1,073	-	1,073	755
Other income		-	-	-	776
Total		<u>288,663</u>	<u>-</u>	<u>288,663</u>	<u>302,612</u>
EXPENDITURE ON					
Charitable activities	4				
Mission		33,684	-	33,684	25,484
Nursery		75,285	-	75,285	77,089
Ministry		-	-	-	2,333
Charitable expenditure		264,003	-	264,003	189,935
Total		<u>372,972</u>	<u>-</u>	<u>372,972</u>	<u>294,841</u>
NET INCOME/(EXPENDITURE)		(84,309)	-	(84,309)	7,771
RECONCILIATION OF FUNDS					
Total funds brought forward		289,258	1,618	290,876	283,105
TOTAL FUNDS CARRIED FORWARD		<u>204,949</u>	<u>1,618</u>	<u>206,567</u>	<u>290,876</u>

The notes form part of these financial statements

RHIWBINA BAPTIST CHURCH

BALANCE SHEET 31ST DECEMBER 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	9	111,128	-	111,128	122,023
CURRENT ASSETS					
Prepayments and accrued income		3,113	-	3,113	2,954
Cash at bank and in hand		99,512	1,618	101,130	175,270
		<u>102,625</u>	<u>1,618</u>	<u>104,243</u>	<u>178,224</u>
CREDITORS					
Amounts falling due within one year	10	(8,804)	-	(8,804)	(9,371)
NET CURRENT ASSETS		<u>93,821</u>	<u>1,618</u>	<u>95,439</u>	<u>168,853</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>204,949</u>	<u>1,618</u>	<u>206,567</u>	<u>290,876</u>
NET ASSETS		<u>204,949</u>	<u>1,618</u>	<u>206,567</u>	<u>290,876</u>
FUNDS	11				
Unrestricted funds				204,949	289,258
Restricted funds				1,618	1,618
TOTAL FUNDS				<u>206,567</u>	<u>290,876</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25 April 2023 and were signed on its behalf by:


E Ancrum - Trustee

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to heritage asset	- 4% straight line
Fixtures and fittings	- 25% on cost

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

HERITAGE FIXED ASSETS

The charity has the use of the Church premises which is considered to be a heritage asset. No depreciation has been charged as the asset has been excluded from the balance sheet. See tangible fixed assets note for further details.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Standing orders & offerings	150,002	153,547
Other income	569	-
Gift aid	36,071	37,869
Nursery fees	100,948	99,068
Legacy	-	2,000
Kickstart	-	8,597
	<u>287,590</u>	<u>301,081</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	<u>1,073</u>	<u>755</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 5)	Totals
	£	£	£
Mission	33,684	-	33,684
Nursery	75,285	-	75,285
Charitable expenditure	19,139	244,864	264,003
	<u>128,108</u>	<u>244,864</u>	<u>372,972</u>

5. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Charitable expenditure	<u>214,206</u>	<u>30,658</u>	<u>244,864</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2022 nor for the year ended 31st December 2021.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st December 2022 nor for the year ended 31st December 2021.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

7. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	112,189	106,831
Social security costs	5,006	4,014
Other pension costs	10,815	8,693
	<u>128,010</u>	<u>119,538</u>

The average monthly number of employees during the year was as follows:

	2022	2021
General office staff	6	7
Nursery Staff	10	10
	<u>16</u>	<u>17</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES I.E. 2021

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	301,081	-	301,081
Investment income	755	-	755
Other income	776	-	776
Total	<u>302,612</u>	<u>-</u>	<u>302,612</u>
EXPENDITURE ON			
Charitable activities			
Mission	25,484	-	25,484
Nursery	77,089	-	77,089
Ministry	-	2,333	2,333
Charitable expenditure	189,935	-	189,935
Total	<u>292,508</u>	<u>2,333</u>	<u>294,841</u>
NET INCOME/(EXPENDITURE)	10,104	(2,333)	7,771
RECONCILIATION OF FUNDS			
Total funds brought forward	279,154	3,951	283,105
TOTAL FUNDS CARRIED FORWARD	<u>289,258</u>	<u>1,618</u>	<u>290,876</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

9. TANGIBLE FIXED ASSETS

	Improvements to heritage asset £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2022 and 31st December 2022	170,750	99,564	17,718	288,032
DEPRECIATION				
At 1st January 2022	59,724	98,965	7,320	166,009
Charge for year	6,830	599	3,466	10,895
At 31st December 2022	66,554	99,564	10,786	176,904
NET BOOK VALUE				
At 31st December 2022	104,196	-	6,932	111,128
At 31st December 2021	111,026	599	10,398	122,023

The original cost of the church premises are considered to be a heritage asset and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The title to the church building is in the name of the Baptist Union Corporation Limited.

Any renewals or repairs to the church building are funded by the trustees.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Social security and other taxes	2,457	2,428
Other creditors	1,491	1,793
Accrued expenses	4,856	5,150
	<u>8,804</u>	<u>9,371</u>

11. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	289,258	(84,309)	204,949
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	1,225	-	1,225
	<u>1,618</u>	<u>-</u>	<u>1,618</u>
TOTAL FUNDS	<u>290,876</u>	<u>(84,309)</u>	<u>206,567</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	288,663	(372,972)	(84,309)
TOTAL FUNDS	<u>288,663</u>	<u>(372,972)</u>	<u>(84,309)</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	279,154	10,104	289,258
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	3,558	(2,333)	1,225
	3,951	(2,333)	1,618
TOTAL FUNDS	<u>283,105</u>	<u>7,771</u>	<u>290,876</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	302,612	(292,508)	10,104
Restricted funds			
Training Fund	-	(2,333)	(2,333)
TOTAL FUNDS	<u>302,612</u>	<u>(294,841)</u>	<u>7,771</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	279,154	(74,205)	204,949
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	3,558	(2,333)	1,225
	<u>3,951</u>	<u>(2,333)</u>	<u>1,618</u>
TOTAL FUNDS	<u>283,105</u>	<u>(76,538)</u>	<u>206,567</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	591,275	(665,480)	(74,205)
Restricted funds			
Training Fund	-	(2,333)	(2,333)
	<u>591,275</u>	<u>(667,813)</u>	<u>(76,538)</u>
TOTAL FUNDS	<u>591,275</u>	<u>(667,813)</u>	<u>(76,538)</u>

A new fund was set up in 2012. These funds are designated specifically for the purpose of the Church's project in association with the Cardiff Night Shelter.

In 2018 two new funds were set up. A training fund was set up so donations could be given to help towards training and university fees. The Arabic Church received funding to support the church which operates within Rhiwbina Baptist Church, this is now fully spent.

12. OTHER NOTES

In September 2020 a 5 year lease was entered for the use of the play area behind Cremona House, this is paid by the nursery at a sum of £3,000 p.a.

RHIWBINA BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2022**

13. CAPITAL COMMITMENTS

	2022	2021
	£	£
Contracted but not provided for in the financial statements	-	-
	<u> </u>	<u> </u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2022.

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Standing orders & offerings	150,002	153,547
Other income	569	-
Gift aid	36,071	37,869
Nursery fees	100,948	99,068
Legacy	-	2,000
Kickstart	-	8,597
	287,590	301,081
Investment income		
Deposit account interest	1,073	755
Other income		
Government grants	-	776
Total incoming resources	288,663	302,612
EXPENDITURE		
Charitable activities		
Mission	26,581	20,593
Administration	19,139	13,597
Nursery salaries	68,157	67,175
Nursery - other costs	3,255	4,593
Ministry	7,103	7,224
Nursery Social Security	510	584
Nursery Pension	3,363	2,932
	128,108	116,698
Support costs		
Management		
Wages	112,189	106,831
Social security	5,006	4,014
Pensions	10,815	8,693
Repairs & maintenance	86,196	29,703
	214,206	149,241
Governance costs		
Utilities	3,875	5,355
Accountancy and legal fees	7,812	7,332
Office Costs	4,553	3,886
Fixtures and fittings	599	2,222
Computer equipment	3,466	3,466
Improvement of Heritage Assets	6,830	6,830
Carried forward	27,135	29,091

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	2022 £	2021 £
Governance costs		
Brought forward	27,135	29,091
Travel and Parking	3,523	(189)
	<u>30,658</u>	<u>28,902</u>
Total resources expended	<u>372,972</u>	<u>294,841</u>
Net (expenditure)/income	<u>(84,309)</u>	<u>7,771</u>

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

England & Wales - Charity number 1132188

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021
FOR
RHIWBINA BAPTIST CHURCH**

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

RHIWBINA BAPTIST CHURCH

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RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our main objects for the public benefit are set out in our constitution and are as follows:

- to advance the Christian faith in accordance with our Statement of Beliefs in such ways and in such parts of the United Kingdom or the World as the trustees from time to time think fit.
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time think fit.
- to advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Significant activities

The trustees consider the performance of the charity this year has been successful, despite the challenges that the COVID-19 pandemic have brought. Assistance was granted to a number of projects, both in the UK and overseas and the outreach programmes have continued despite limitations caused by the pandemic.

Hardship fund

During 2021 the trustees managed a Hardship fund previously set up to support people in the church and wider community who were adversely impacted by the pandemic, and we were able to support a number of families through the generosity of the church.

Volunteers

The Trustees wish to acknowledge the support of the large number of willing members who give their time voluntarily. The charity would not be able to achieve as much as it does without their generous efforts. We are particularly appreciative that the members and attenders of the church maintained their support through the period of the pandemic.

ACHIEVEMENT AND PERFORMANCE

Throughout the year we have, once again, fulfilled our legal requirements in respect of the running of the Charity. All activities have been provided in a safe and caring environment with effective budget control.

FINANCIAL REVIEW

Principal funding sources

These continue to be:

- freewill gifts and offerings
- investment income
- gift aid tax refunds
- bequests and donations

These donations all contribute to the budgeted expenditure to deliver the main objectives of the Charity.

The contributions received during the year have enabled the church to continue its charitable donations and to improve the facilities in and fabric of the church premises. 2021 saw a small increase in the number of active members and the level of giving remained stable.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

FINANCIAL REVIEW

Reserves policy

The policy adopted by the trustees is to hold at least three months running costs in reserve.

At 31 December 2021 our cash reserves amounted to £175,270

These funds are held in the National Westminster bank, Monmouthshire Building Society and the Cambridge and Counties Bank.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church registered as a charity with the Charities Commission on 19 October 2009, under its constitution, which was adopted on 19 July 2009. It was amended in June 2012 and 2018. The Church is governed by its Constitution and the Church building is under the custodianship of the Baptist Union Corporation Limited.

The Charity is an unincorporated association.

Organisational structure

The Charity has trustees and a spiritual leadership team (Elders/Core leadership team), the latter being responsible for the spiritual growth and vision of the charity. Trustees are recruited from within the Charity and appointed by the Church membership normally at its Annual General Meeting, or, by exception, at an Extraordinary Church Meeting, following a recommendation from the spiritual leadership team. The Charity is part of the Baptist Union of Great Britain, and the Evangelical Alliance.

The day to day running of the Charity continued to be delegated to the paid staff; including a Senior Leader, Associate Leader, Children & Youth Leader, Health & Safety Manager (from June 21), Finance Manager and a Church Administrator.

On appointment each trustee takes responsibility to lead a specific area, with regular updates provided at quarterly meetings or, where necessary and appropriate, by email communication. Communications between trustees and the spiritual leadership team is maintained by the spiritual leadership team attending trustee meetings as observers. These meetings were undertaken by Zoom due to the pandemic and also the AGM for 2020 which was held in June 2021.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

1. Public Worship

The Charity held weekly meetings for public worship, prayer, biblical teaching and evangelism with Sunday Services open to all members of the public. Details of our Sunday Services are set out on our website www.rbc.ac. We also ran regular activities for children and youth, both on Sundays and during the week.

In addition to the above we normally hold special events during the year, particularly at Easter and Christmas, however as a result of the pandemic some were undertaken online.

2. Pastoral Care

We provided a wide range of pastoral support on many different levels including visiting people who are sick (whether at home or in hospital) or people who are housebound.

3. Nursery

The charity also runs a day-care sessional nursery open to all in the community registered with the regulator (Care Inspectorate Wales) for up to 30 children. It is managed by two qualified leaders and a deputy supported by staff members and volunteers, all of whom have been DBS checked and received safeguarding training. The nursery also provides wrap-around care for a number of the children who attend the adjacent state nursery for the afternoon session.

4. Sharing of Facilities

We have a 350 seat auditorium which is usually used for the benefit of the local Community however this wasn't used as much as usual due to the Covid restrictions in 2021.

5. Children's activities

Little Steps is a term-time group for babies, toddlers and pre-schoolers with free play, activities and music. More than 40 children attend these weekly sessions which ran intermittently through the year. Our normal mid week and evening clubs for children and youth were suspended during 2021 due to the pandemic.

6. The Over 55's

Our 'Meet and Eat', a friendship group with the aim of providing a monthly lunch or coffee in the church for those in the community who are of retirement age, i.e. 55+, was somewhat curtailed in 2021 due to the pandemic.

7. Links with other Charities

In addition to the above we have maintained strong links with, and actively supported, a number of charities and community initiatives, including:-

a. Haven Home Care Trust - a charity providing domiciliary care for older residents in our community to support independent living.

b. Operation Mobilisation - This charity, working in many regions of the world, (via ocean-going ships) seeks to demonstrate and proclaim faith taking account of and adapting to local culture and context.

c. Innovista - Financial support is provided for the charity which supports young pastors by providing inspiration, training and innovative resources to communicate their faith in a changing culture.

d. Cardiff Foodbank - a UK charity which gathers food, by way of donations, for distribution to local families in need. A number of our members continue their involvement with this charity and collect and distribute food from various sources in and around Cardiff.

e. Arabic Church - We host a church focused on the middle eastern community in Cardiff and the wider area and we partly support one of the leaders.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safeguarding

We have Safeguarding Policies for children and for adults with additional care and support needs. There are many children and youth activities and all volunteers and staff involved receive safeguarding training before commencing work, in line with the recommendations within the policies. All workers are checked with the Disclosure and Barring Service (DBS) every three years. One member of staff overseas DBS checks and maintains a comprehensive register of all checks undertaken.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have adopted a risk register that sets out the main risks to which the charity is exposed and the relevant mitigations that are in place. This register is kept under regular review by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1132188

Principal address

Lon Ucha
Rhiwbina
Cardiff
CF14 6HL

Trustees

John Barrow (Joint chair)
Elaine Ancrum (Joint chair)
Joan Drayton (until June 2021)
Emma Dixon
Claire Easun
Sian Hopkins (from June 2021)

Our policy for training and induction of trustees:

The constitution requires trustees to be members of the Charity; therefore a sound knowledge of the Charity's activities is implicit in accepting the role. Prior to appointment, each new trustee meets with the Chair to clarify the role, responsibilities and way of working. Trustees can co-opt other Church members to provide specific expertise as necessary.

Independent Examiner

David Lo
Chartered Accountants
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

FUNDS HELD AS CUSTODIAN FOR OTHERS

We do not hold funds on behalf of other charities or trusts. However, special offerings for specific charitable appeals are routed through our bank current account.

RHIWBINA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

Approved by order of the board of trustees on 26/04/22 and signed on its behalf by:



E Ancrum - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RHIWBINA BAPTIST CHURCH**

Independent examiner's report to the trustees of Rhiwbina Baptist Church

I report to the charity trustees on my examination of the accounts of Rhiwbina Baptist Church (the Trust) for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity 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').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

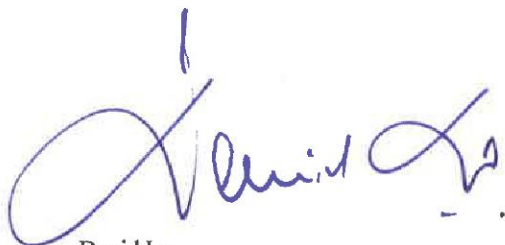
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.



David Lo
Chartered Accountants
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

Date: 1.6.22

RHIWBINA BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	301,081	-	301,081	256,508
Investment income	3	755	-	755	1,095
Other income		776	-	776	21,005
Total		302,612	-	302,612	278,608
EXPENDITURE ON					
Charitable activities	4				
Mission		25,484	-	25,484	33,769
Nursery		77,089	-	77,089	79,578
Ministry		-	2,333	2,333	4,292
Charitable expenditure		189,935	-	189,935	171,422
Total		292,508	2,333	294,841	289,061
NET INCOME/(EXPENDITURE)		10,104	(2,333)	7,771	(10,453)
RECONCILIATION OF FUNDS					
Total funds brought forward		279,154	3,951	283,105	293,558
TOTAL FUNDS CARRIED FORWARD		289,258	1,618	290,876	283,105

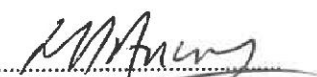
The notes form part of these financial statements

RHIWBINA BAPTIST CHURCH

BALANCE SHEET 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	9	122,023	-	122,023	120,677
CURRENT ASSETS					
Prepayments and accrued income		2,954	-	2,954	2,775
Cash at bank and in hand		173,652	1,618	175,270	168,306
		<u>176,606</u>	<u>1,618</u>	<u>178,224</u>	<u>171,081</u>
CREDITORS					
Amounts falling due within one year	10	(9,371)	-	(9,371)	(8,653)
NET CURRENT ASSETS		<u>167,235</u>	<u>1,618</u>	<u>168,853</u>	<u>162,428</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>289,258</u>	<u>1,618</u>	<u>290,876</u>	<u>283,105</u>
NET ASSETS		<u>289,258</u>	<u>1,618</u>	<u>290,876</u>	<u>283,105</u>
FUNDS	11				
Unrestricted funds				289,258	279,154
Restricted funds				<u>1,618</u>	<u>3,951</u>
TOTAL FUNDS				<u>290,876</u>	<u>283,105</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26/04/22 and were signed on its behalf by:


E Ancrum - Trustee

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to heritage asset	- 4% straight line
Fixtures and fittings	- 25% on cost

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

HERITAGE FIXED ASSETS

The charity has the use of the Church premises which is considered to be a heritage asset. No depreciation has been charged as the asset has been excluded from the balance sheet. See tangible fixed assets note for further details.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Standing orders & offerings	153,547	145,830
Other income	-	161
Gift aid	37,869	32,347
Nursery fees	99,068	78,170
Legacy	2,000	-
Kickstart	8,597	-
	<u>301,081</u>	<u>256,508</u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>755</u>	<u>1,095</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Mission	25,484	-	25,484
Nursery	74,089	3,000	77,089
Ministry	2,333	-	2,333
Charitable expenditure	14,792	175,143	189,935
	<u>116,698</u>	<u>178,143</u>	<u>294,841</u>

5. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Nursery	3,000	-	3,000
Charitable expenditure	146,241	28,902	175,143
	<u>149,241</u>	<u>28,902</u>	<u>178,143</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the year ended 31st December 2020.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st December 2021 nor for the year ended 31st December 2020.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

7. STAFF COSTS

	2021 £	2020 £
Wages and salaries	106,831	82,915
Social security costs	4,014	2,503
Other pension costs	8,693	8,433
	<u>119,538</u>	<u>93,851</u>

The average monthly number of employees during the year was as follows:

	2021	2020
General office staff	7	5
Nursery Staff	10	11
	<u>17</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES I.E. 2020

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	256,508	-	256,508
Investment income	1,095	-	1,095
Other income	21,005	-	21,005
Total	<u>278,608</u>	<u>-</u>	<u>278,608</u>
EXPENDITURE ON			
Charitable activities			
Mission	33,060	709	33,769
Nursery	79,578	-	79,578
Ministry	-	4,292	4,292
Charitable expenditure	171,422	-	171,422
Total	<u>284,060</u>	<u>5,001</u>	<u>289,061</u>
NET INCOME/(EXPENDITURE)	<u>(5,452)</u>	<u>(5,001)</u>	<u>(10,453)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	284,606	8,952	293,558
TOTAL FUNDS CARRIED FORWARD	<u>279,154</u>	<u>3,951</u>	<u>283,105</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

9. TANGIBLE FIXED ASSETS

	Improvements to heritage asset £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st January 2021	170,750	99,564	3,854	274,168
Additions	-	-	13,864	13,864
At 31st December 2021	170,750	99,564	17,718	288,032
DEPRECIATION				
At 1st January 2021	52,894	96,743	3,854	153,491
Charge for year	6,830	2,222	3,466	12,518
At 31st December 2021	59,724	98,965	7,320	166,009
NET BOOK VALUE				
At 31st December 2021	111,026	599	10,398	122,023
At 31st December 2020	117,856	2,821	-	120,677

The original cost of the church premises are considered to be a heritage asset and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The title to the church building is in the name of the Baptist Union Corporation Limited.

Any renewals or repairs to the church building are funded by the trustees.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Social security and other taxes	2,428	1,423
Other creditors	1,793	198
Accrued expenses	5,150	7,032
	<u>9,371</u>	<u>8,653</u>

11. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	279,154	10,104	289,258
Restricted funds			
Cardiff Night Shelter	393	-	393
Training Fund	3,558	(2,333)	1,225
	<u>3,951</u>	<u>(2,333)</u>	<u>1,618</u>
TOTAL FUNDS	<u>283,105</u>	<u>7,771</u>	<u>290,876</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	302,612	(292,508)	10,104
Restricted funds			
Training Fund	-	(2,333)	(2,333)
TOTAL FUNDS	<u>302,612</u>	<u>(294,841)</u>	<u>7,771</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	284,606	(5,452)	279,154
Restricted funds			
Cardiff Night Shelter	1,102	(709)	393
Training Fund	7,850	(4,292)	3,558
	<u>8,952</u>	<u>(5,001)</u>	<u>3,951</u>
TOTAL FUNDS	<u>293,558</u>	<u>(10,453)</u>	<u>283,105</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	278,608	(284,060)	(5,452)
Restricted funds			
Cardiff Night Shelter	-	(709)	(709)
Training Fund	-	(4,292)	(4,292)
	<u>-</u>	<u>(5,001)</u>	<u>(5,001)</u>
TOTAL FUNDS	<u>278,608</u>	<u>(289,061)</u>	<u>(10,453)</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	284,606	4,652	289,258
Restricted funds			
Cardiff Night Shelter	1,102	(709)	393
Training Fund	7,850	(6,625)	1,225
	<u>8,952</u>	<u>(7,334)</u>	<u>1,618</u>
TOTAL FUNDS	<u>293,558</u>	<u>(2,682)</u>	<u>290,876</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	581,220	(576,568)	4,652
Restricted funds			
Cardiff Night Shelter	-	(709)	(709)
Training Fund	-	(6,625)	(6,625)
	<u>-</u>	<u>(7,334)</u>	<u>(7,334)</u>
TOTAL FUNDS	<u>581,220</u>	<u>(583,902)</u>	<u>(2,682)</u>

A new fund was set up in 2012. These funds are designated specifically for the purpose of the Church's project in association with the Cardiff Night Shelter.

In 2018 two new funds were set up. A training fund was set up so donations could be given to help towards training and university fees. The Arabic Church received funding to support the church which operates within Rhiwbina Baptist Church, this is now fully spent.

RHIWBINA BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST DECEMBER 2021**

12. OTHER NOTES

In September 2020 a 5 year lease was entered for the use of the play area behind Cremona House, this is paid by the nursery at a sum of £3,000 p.a.

13. CAPITAL COMMITMENTS

	2021	2020
	£	£
Contracted but not provided for in the financial statements	-	-
	<u> </u>	<u> </u>

14. RELATED PARTY DISCLOSURES

The Charity gave a donation to the Olive Branch of £0 (2020 - £5,000).

The Olive Branch has since ceased to operate, so no further donations will be made in future years.

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Standing orders & offerings	153,547	145,830
Other income	-	161
Gift aid	37,869	32,347
Nursery fees	99,068	78,170
Legacy	2,000	-
Kickstart	8,597	-
	301,081	256,508
Investment income		
Deposit account interest	755	1,095
Other income		
Gain on sale of tangible fixed assets	-	8,800
Government grants	776	12,205
	776	21,005
Total incoming resources	302,612	278,608
EXPENDITURE		
Charitable activities		
Mission	20,593	24,096
Administration	13,597	11,547
Nursery salaries	67,175	65,391
Nursery - other costs	4,593	9,117
Ministry	7,224	13,965
Nursery Social Security	584	396
Nursery Pension	2,932	3,674
	116,698	128,186
Support costs		
Management		
Wages	106,831	82,915
Social security	4,014	2,503
Pensions	8,693	8,433
Repairs & maintenance	29,703	31,369
	149,241	125,220
Governance costs		
Utilities	5,355	6,302
Accountancy and legal fees	7,332	7,152
Office Costs	3,886	2,568
Carried forward	16,573	16,022

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	2021 £	2020 £
Governance costs		
Brought forward	16,573	16,022
Fixtures and fittings	2,222	6,852
Motor vehicles	-	1,133
Computer equipment	3,466	964
Improvement of Heritage Assets	6,830	6,830
Travel and Parking	(189)	3,854
	<u>28,902</u>	<u>35,655</u>
Total resources expended	<u>294,841</u>	<u>289,061</u>
Net income/(expenditure)	<u><u>7,771</u></u>	<u><u>(10,453)</u></u>

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

England & Wales - Charity number 1132188

Accounts

REGISTERED CHARITY NUMBER: 1132188

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2020
FOR
RHIWBINA BAPTIST CHURCH**

Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

RHIWBINA BAPTIST CHURCH

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FOR THE YEAR ENDED 31ST DECEMBER 2020**

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RHIWBINA BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our main objects for the public benefit are set out in our constitution and are as follows:

- to advance the Christian faith in accordance with our Statement of Beliefs in such ways and in such parts of the United Kingdom or the World as the trustees from time to time think fit.
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time think fit.
- to advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Significant activities

The trustees consider the performance of the charity this year has been successful, despite the challenges that the COVID-19 pandemic have brought. Assistance was granted to a number of projects, both in the UK and overseas and the outreach programmes have continued to thrive in popularity.

Hardship fund

During 2020 the trustees set up a Hardship fund to support people in the church and wider community who were adversely impacted by the pandemic, and we were able to support a number of families through the generosity of the church.

Volunteers

The Trustees wish to acknowledge the support of the large number of willing members who give their time voluntarily. The charity would not be able to achieve as much as it does without their generous efforts. We are particularly appreciative that the members and attenders of the church maintained their support through the period of the pandemic.

ACHIEVEMENT AND PERFORMANCE

Throughout the year we have, once again, fulfilled our legal requirements in respect of the running of the Charity. All activities have been provided in a safe and caring environment with effective budget control.

FINANCIAL REVIEW

Principal funding sources

These continue to be:

- freewill gifts and offerings
- investment income
- gift aid tax refunds
- bequests and donations

These donations all contribute to the budgeted expenditure to deliver the main objectives of the Charity.

The contributions received during the year have enabled the church to continue its charitable donations and to improve the facilities in and fabric of the church premises. 2020 saw a stabilisation in the number of active members and the level of giving.

RHIWBINA BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

FINANCIAL REVIEW

Reserves policy

The policy adopted by the trustees is to hold at least three months running costs in reserve.

At 31 December 2020 our cash reserves amounted to £168,306

These funds are held in the National Westminster bank, Monmouthshire Building Society and the Cambridge and Counties Bank.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church registered as a charity with the Charities Commission on 19 October 2009, under its constitution, which was adopted on 19 July 2009. It was amended in June 2012 and 2018. The Church is governed by its Constitution and the Church building is under the custodianship of the Baptist Union Corporation Limited.

The Charity is an unincorporated association.

Organisational structure

The Charity has trustees and a spiritual leadership team (Elders), the latter being responsible for the spiritual growth and vision of the charity. Trustees are recruited from within the Charity and appointed by the Church membership normally at its Annual General Meeting, or, by exception, at an Extraordinary Church Meeting, following a recommendation from the spiritual leadership team. The Charity is part of the Baptist Union of Great Britain, and the Evangelical Alliance.

The day to day running of the Charity continued to be delegated to the paid staff; including a Senior Leader, Associate Leader, Youth Leader, finance manager and an administrative assistant.

On appointment each trustee takes responsibility to lead a specific area, with regular updates provided at quarterly meetings or, where necessary and appropriate, by email communication. Communications between trustees and the spiritual leadership team were in written form via minutes and, also via regular joint meetings between trustees and elders. These meetings were undertaken by Zoom due to the pandemic and also the AGM for 2019 was also undertaken by Zoom in December 2020.

RHIWBINA BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

1. Public Worship

The Charity held weekly meetings for public worship, prayer, biblical teaching and evangelism with Sunday Services open to all members of the public. Details of our Sunday Services are set out on our website www.rbc.ac. We also ran regular activities for children and youth, both on Sundays and during the week.

In addition to the above we normally hold special events during the year, particularly at Easter and Christmas, however these were not able to proceed due to the Covid pandemic. As a result the normal Church services were replaced with an online version held on Facebook live and Zoom from March 2020 to the end of the year.

2. Pastoral Care

We provided a wide range of pastoral support on many different levels including visiting people who are sick (whether at home or in hospital) or people who are housebound.

3. Nursery

The charity also runs a day-care sessional nursery open to all in the community registered with the regulator (Care Inspectorate Wales) for up to 30 children. It is managed by two qualified leaders and two deputies supported by staff members and volunteers, all of whom have been DBS checked and received safeguarding training. The nursery also provides wrap-around care for a number of the children who attend the adjacent state nursery for the afternoon session. As required by the Welsh Government the nursery closed for a short period due to Covid and some staff were furloughed. The nursery restarted as soon as it was allowed and remained open through the rest of 2020.

4. Sharing of Facilities

We have a 350 seat auditorium which is usually used for the benefit of the local Community however this was put on hold due to the Covid restrictions in 2020.

5. Children's activities

Little Steps is a term-time group for babies, toddlers and pre-schoolers with free play, activities and music. More than 100 children attend these twice weekly sessions. Pebbles and Rock Solid are our mid-week and evening clubs for children and youth, and these ran until March 2020 when we started an online Zoom club for this age range.

We held a "Messy Church" activity on a monthly basis until March 2020. This is aimed at children up to around age 10, and it continues to be very well received, with around 45 children (plus parents/carers) attending each time.

6. The Over 55's

Our 'Meet and Eat', a friendship group with the aim of providing a monthly lunch in the church for those in the community who are of retirement age, i.e. 55+, this stopped in February due to the pandemic.

7. Links with other Charities

In addition to the above we have maintained strong links with, and actively supported, a number of charities and community initiatives, including:-

- a. The Olive Branch - our local Christian book and coffee shop situated in the centre of the village of Rhiwbina.
- b. Haven Home Care Trust - a charity providing domiciliary care for older residents in our community to support independent living.
- c. Operation Mobilisation - This charity, working in many regions of the world, (via ocean-going ships) seeks to demonstrate and proclaim faith taking account of and adapting to local culture and context.
- d. Innovista - Financial support is provided for the charity which supports young pastors by providing inspiration, training and innovative resources to communicate their faith in a changing culture.
- e. Rainbow of Hope - Several members supported this street carers charity by taking part twice a month in a food run (Paradise Run) which helps to feed the vulnerable in the city centre.

RHIWBINA BAPTIST CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

f. Cardiff Foodbank - a UK charity which gathers food, by way of donations, for distribution to local families in need. A number of our members continue their involvement with this charity and collect and distribute food from various sources in and around Cardiff.

g. Night Shelter Cardiff - as part of a Cardiff churches initiative, a team of RBC volunteers run a shelter once a week at Calvary Baptist Church, providing a warm place to eat and sleep for 3 winter months for the homeless, also helping to facilitate access to permanent accommodation and other services including healthcare.

h. Arabic Church - We host a church focused on the middle eastern community in Cardiff and the wider area. We help fund one of the leaders and the group met at our church building until March 2020 when this stopped due to the pandemic.

Safeguarding

We have Safeguarding Policies for children and for adults with additional care and support needs. There are many children and youth activities and all volunteers and staff involved receive safeguarding training before commencing work, in line with the recommendations within the policies. All workers are checked with the Disclosure and Barring Service (DBS) every three years. One member of staff overseas DBS checks and maintains a comprehensive register of all checks undertaken.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have adopted a risk register that sets out the main risks to which the charity is exposed and the relevant mitigations that are in place. This register is kept under regular review by the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1132188

Principal address

Lon Ucha
Rhiwbina
Cardiff
CF14 6HL

Trustees

John Barrow (Joint chair)
Elaine Ancrum (Joint chair)
Joan Drayton
Emma Dixon
Claire Easun

Our policy for training and induction of trustees:

The constitution requires trustees to be members of the Charity; therefore a sound knowledge of the Charity's activities is implicit in accepting the role. Prior to appointment, each new trustee meets with the Chair to clarify the role, responsibilities and way of working. Trustees can co-opt other Church members to provide specific expertise as necessary.

RHIWBINA BAPTIST CHURCH

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

David Lo

Chartered Accountants

Johns Jones & Lo Limited

Chartered Accountants & Registered Auditors

16 Lambourne Crescent

Cardiff Business Park

Llanishen

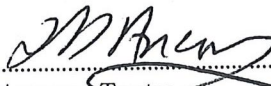
Cardiff

CF14 5GF

FUNDS HELD AS CUSTODIAN FOR OTHERS

We do not hold funds on behalf of other charities or trusts. However, special offerings for specific charitable appeals are routed through our bank current account.

Approved by order of the board of trustees on 17 May 2021 and signed on its behalf by:


.....
E Ancrum - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RHIWBINA BAPTIST CHURCH**

Independent examiner's report to the trustees of Rhiwbina Baptist Church

I report to the charity trustees on my examination of the accounts of Rhiwbina Baptist Church (the Trust) for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity 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').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I 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.



David Lo
Chartered Accountants
Johns Jones & Lo Limited
Chartered Accountants & Registered Auditors
16 Lambourne Crescent
Cardiff Business Park
Llanishen
Cardiff
CF14 5GF

Date: 19.5.21

RHIWBINA BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

		Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	256,508	-	256,508	270,145
Investment income	3	1,095	-	1,095	1,271
Other income		21,005	-	21,005	-
Total		<u>278,608</u>	<u>-</u>	<u>278,608</u>	<u>271,416</u>
 EXPENDITURE ON					
Charitable activities	4				
Mission		33,060	709	33,769	29,872
Nursery		79,578	-	79,578	69,374
Ministry		-	4,292	4,292	23,659
Charitable expenditure		171,422	-	171,422	169,537
Total		<u>284,060</u>	<u>5,001</u>	<u>289,061</u>	<u>292,442</u>
 NET INCOME/(EXPENDITURE)		<u>(5,452)</u>	<u>(5,001)</u>	<u>(10,453)</u>	<u>(21,026)</u>
 RECONCILIATION OF FUNDS					
Total funds brought forward		284,606	8,952	293,558	314,584
 TOTAL FUNDS CARRIED FORWARD		<u><u>279,154</u></u>	<u><u>3,951</u></u>	<u><u>283,105</u></u>	<u><u>293,558</u></u>

The notes form part of these financial statements

RHIWBINA BAPTIST CHURCH

BALANCE SHEET 31ST DECEMBER 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	9	120,677	-	120,677	136,455
CURRENT ASSETS					
Prepayments and accrued income		2,775	-	2,775	2,980
Cash at bank and in hand		164,355	3,951	168,306	161,318
		167,130	3,951	171,081	164,298
CREDITORS					
Amounts falling due within one year	10	(8,653)	-	(8,653)	(7,195)
NET CURRENT ASSETS		158,477	3,951	162,428	157,103
TOTAL ASSETS LESS CURRENT LIABILITIES		279,154	3,951	283,105	293,558
NET ASSETS		279,154	3,951	283,105	293,558
FUNDS	11				
Unrestricted funds				279,154	284,606
Restricted funds				3,951	8,952
TOTAL FUNDS				283,105	293,558

The financial statements were approved by the Board of Trustees and authorised for issue on 17 May 2021 and were signed on its behalf by:


E Ancrum - Trustee

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to heritage asset	- 4% straight line
Fixtures and fittings	- 25% on cost
Motor vehicles	- 25% on cost

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

HERITAGE FIXED ASSETS

The charity has the use of the Church premises which is considered to be a heritage asset. No depreciation has been charged as the asset has been excluded from the balance sheet. See tangible fixed assets note for further details.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Standing orders & offerings	145,830	136,619
Other income	161	4,413
Gift aid	32,347	35,177
Nursery fees	78,170	93,936
	<u>256,508</u>	<u>270,145</u>

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	1,095	1,271
	<u>1,095</u>	<u>1,271</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Mission	33,769	-	33,769
Nursery	78,578	1,000	79,578
Ministry	4,292	-	4,292
Charitable expenditure	11,547	159,875	171,422
	<u>128,186</u>	<u>160,875</u>	<u>289,061</u>

5. SUPPORT COSTS

	Management costs £	Governance costs £	Totals £
Nursery	1,000	-	1,000
Charitable expenditure	124,220	35,655	159,875
	<u>125,220</u>	<u>35,655</u>	<u>160,875</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2020 nor for the year ended 31st December 2019.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st December 2020 nor for the year ended 31st December 2019.

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

7. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	82,915	62,023
Social security costs	2,503	3,652
Other pension costs	8,433	8,605
	<u>93,851</u>	<u>74,280</u>

The average monthly number of employees during the year was as follows:

	2020	2019
General office staff	5	5
Nursery Staff	11	10
	<u>16</u>	<u>15</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES I.E. 2019

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	269,145	1,000	270,145
Investment income	1,271	-	1,271
Total	<u>270,416</u>	<u>1,000</u>	<u>271,416</u>
EXPENDITURE ON			
Charitable activities			
Mission	24,780	5,092	29,872
Nursery	69,374	-	69,374
Ministry	21,659	2,000	23,659
Charitable expenditure	169,537	-	169,537
Total	<u>285,350</u>	<u>7,092</u>	<u>292,442</u>
NET INCOME/(EXPENDITURE)	<u>(14,934)</u>	<u>(6,092)</u>	<u>(21,026)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	299,540	15,044	314,584
TOTAL FUNDS CARRIED FORWARD	<u>284,606</u>	<u>8,952</u>	<u>293,558</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

9. TANGIBLE FIXED ASSETS

	Improvements to heritage asset £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1st January 2020	170,750	99,564	18,250	3,854	292,418
Disposals	-	-	(18,250)	-	(18,250)
At 31st December 2020	170,750	99,564	-	3,854	274,168
DEPRECIATION					
At 1st January 2020	46,064	88,758	18,250	2,891	155,963
Charge for year	6,830	7,985	-	963	15,778
Eliminated on disposal	-	-	(18,250)	-	(18,250)
At 31st December 2020	52,894	96,743	-	3,854	153,491
NET BOOK VALUE					
At 31st December 2020	117,856	2,821	-	-	120,677
At 31st December 2019	124,686	10,806	-	963	136,455

The original cost of the church premises are considered to be a heritage asset and are excluded from the balance sheet because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

The title to the church building is in the name of the Baptist Union Corporation Limited.

Any renewals or repairs to the church building are funded by the trustees.

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Social security and other taxes	1,423	1,461
Other creditors	198	930
Accrued expenses	7,032	4,804
	<u>8,653</u>	<u>7,195</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

11. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	284,606	(5,452)	279,154
Restricted funds			
Cardiff Night Shelter	1,102	(709)	393
Training Fund	7,850	(4,292)	3,558
	<u>8,952</u>	<u>(5,001)</u>	<u>3,951</u>
TOTAL FUNDS	<u>293,558</u>	<u>(10,453)</u>	<u>283,105</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	278,608	(284,060)	(5,452)
Restricted funds			
Cardiff Night Shelter	-	(709)	(709)
Training Fund	-	(4,292)	(4,292)
	<u>-</u>	<u>(5,001)</u>	<u>(5,001)</u>
TOTAL FUNDS	<u>278,608</u>	<u>(289,061)</u>	<u>(10,453)</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	299,540	(14,934)	284,606
Restricted funds			
Cardiff Night Shelter	2,194	(1,092)	1,102
Training Fund	11,850	(4,000)	7,850
Arabic Church	1,000	(1,000)	-
	<u>15,044</u>	<u>(6,092)</u>	<u>8,952</u>
TOTAL FUNDS	<u>314,584</u>	<u>(21,026)</u>	<u>293,558</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	270,416	(285,350)	(14,934)
Restricted funds			
Cardiff Night Shelter	-	(1,092)	(1,092)
Training Fund	-	(4,000)	(4,000)
Arabic Church	1,000	(2,000)	(1,000)
	<u>1,000</u>	<u>(7,092)</u>	<u>(6,092)</u>
TOTAL FUNDS	<u>271,416</u>	<u>(292,442)</u>	<u>(21,026)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	299,540	(20,386)	279,154
Restricted funds			
Cardiff Night Shelter	2,194	(1,801)	393
Training Fund	11,850	(8,292)	3,558
Arabic Church	1,000	(1,000)	-
	<u>15,044</u>	<u>(11,093)</u>	<u>3,951</u>
TOTAL FUNDS	<u>314,584</u>	<u>(31,479)</u>	<u>283,105</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	549,024	(569,410)	(20,386)
Restricted funds			
Cardiff Night Shelter	-	(1,801)	(1,801)
Training Fund	-	(8,292)	(8,292)
Arabic Church	1,000	(2,000)	(1,000)
	<u>1,000</u>	<u>(12,093)</u>	<u>(11,093)</u>
TOTAL FUNDS	<u>550,024</u>	<u>(581,503)</u>	<u>(31,479)</u>

RHIWBINA BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST DECEMBER 2020

11. MOVEMENT IN FUNDS - continued

A new fund was set up in 2012. These funds are designated specifically for the purpose of the Church's project in association with the Cardiff Night Shelter.

In 2018 two new funds were set up. A training fund was set up so donations could be given to help towards training and university fees. The Arabic Church received funding to support the church which operates within Rhiwbina Baptist Church.

12. OTHER NOTES

In September 2020 a 5 year lease was entered for the use of the play area behind Cremona House, this is paid by the nursery at a sum of £3,000 p.a.

13. CAPITAL COMMITMENTS

	2020	2019
	£	£
Contracted but not provided for in the financial statements	-	-

14. RELATED PARTY DISCLOSURES

The Charity gave a donation to the Olive Branch of £5,000 (2019 - £6,000).

It is the intention of the Trustees to continue to support this venture, whilst there is a continuing need and the book and coffee shop continues to operate.

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Standing orders & offerings	145,830	136,619
Other income	161	4,413
Gift aid	32,347	35,177
Nursery fees	78,170	93,936
	256,508	270,145
Investment income		
Deposit account interest	1,095	1,271
Other income		
Gain on sale of tangible fixed assets	8,800	-
Government grants	12,205	-
	21,005	-
Total incoming resources		
	278,608	271,416
EXPENDITURE		
Charitable activities		
Mission	24,096	29,872
Administration	11,547	15,026
Nursery salaries	65,391	59,883
Nursery - other costs	9,117	2,924
Ministry	13,965	23,659
Nursery Social Security	396	591
Nursery Pension	3,674	5,976
	128,186	137,931
Support costs		
Management		
Wages	82,915	62,023
Social security	2,503	3,652
Pensions	8,433	8,605
Repairs & maintenance	31,369	36,203
	125,220	110,483
Governance costs		
Utilities	6,302	7,044
Accountancy and legal fees	7,152	7,512
Office Costs	2,568	2,533
Fixtures and fittings	6,852	8,780
Carried forward	22,874	25,869

This page does not form part of the statutory financial statements

RHIWBINA BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

	2020 £	2019 £
Governance costs		
Brought forward	22,874	25,869
Motor vehicles	1,133	4,563
Computer equipment	964	964
Improvement of Heritage Assets	6,830	6,830
Travel and Parking	3,854	5,802
	<u>35,655</u>	<u>44,028</u>
Total resources expended	<u>289,061</u>	<u>292,442</u>
Net expenditure	<u><u>(10,453)</u></u>	<u><u>(21,026)</u></u>

This page does not form part of the statutory financial statements

