



RUMNEY CHAPEL
LIVING LOVING BELIEVING BELONGING

Trustees Annual Report

2021 to 2022

Rumney Gospel Chapel
Brachdy Road
Rumney
CARDIFF
CF3 3BG

Charity Number 1147003

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RUMNEY GOSPEL CHAPEL
TRUSTEES REPORT

TRUST INFORMATION

STATUS: Charitable Trust
Charity Registration No: 1147003

TRUSTEES: Michael Thomas
Michael Carr
Ashley Summerhayes
Karen Routledge
Josephine Goode

CHURCH LEADERSHIP TEAM: Michael Carr
Michael Thomas
Ashley Summerhayes

**CHURCH OFFICE &
REGISTERED ADDRESS:** Rumney Gospel Chapel
Brachdy Road
Rumney
CARDIFF
CF3 3BG

INDEPENDENT EXAMINER: Michelle Llewellyn FCCA
Llewellyn Consultancy
23 Clos Avro
Pengam Green
CARDIFF
CF24 2HN

BANKERS: HSBC
794 Newport Road
Rumney
CARDIFF
CF3 4FH

Metro Bank
507 Newport Road
CARDIFF
CF23 9AD

RUMNEY GOSPEL CHAPEL

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

OBJECTS

The primary aims of the Trust are

- To advance the Christian Faith in accordance with the statement and beliefs in such ways and in such parts of the United Kingdom or the world as the Trustees may from time to time think fit; and
- To fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the trust.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they live. Rumney Gospel Chapel; its trustees, Leadership Team and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is rediscovering the excitement of knowing Jesus Christ. The vision is to see the people of our community come into this experience of knowing Jesus as their Lord, Saviour and friend.

Rumney Gospel Chapel is a member of the Evangelical Alliance and has a long-standing relationship with other churches and organisations across Cardiff and South Wales.

Directions relating to the charitable trust are made by the Trustees in consultation with the Leadership Team, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with the accounts monitored by the Trustees. The powers of appointment or removal of Trustees rests with the Trustees. New Trustees are primarily selected from the members of the church or from the leaders of other local churches sharing the same vision, since this means the Trustee body is whole heartedly involved in seeing the mission of the church worked out in practice.

Whilst the church sometimes employs staff it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done in “being salt and light” amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

During the year ended 31 March 2022 the main ways the church sought to achieve the calling of Christ upon it and its charitable purposes for the public benefit have been as follows:

Fulfilling the objects in teaching, preaching, and showing practical care in the community. This was both in the normal teaching in the church on Sunday, which are open to all, and midweek meetings for the church members and by running specific courses to address aspects of Christian living which are open to the wider community; all of which are provided without charge. During the pandemic we were able to start live streaming our services online and we continue to do so, increasing accessibility for those unable to present in the Chapel building on a Sunday morning, or who wish to catch up with what’s been said at a later date.

The aims of the teaching, preaching and discipleship programs include the impact upon lifestyle arising from following the teaching of Christ to love God and your neighbour as yourself. Attendance at Sunday meetings is increasing steadily an average of around 70 with some 50% of those involved in mid-week activities through the year.

Despite the limitations that were brought upon us by the pandemic, we have had approximately 250 members of the community attend other courses and events over the year.

Our Leadership Team provide pastoral care by visiting and contacting members of the Church and community, providing a counselling service and are available to officiate at weddings and funerals for both church members and the community.

Members of our church regularly visit both local high schools in the area and the local Church in Wales high school and provide a pastoral service to the students there. They have also taken school assemblies, provided support on sports days and facilitated lunch clubs.

Just like last year this year was very different for everybody, the team and volunteers at Rumney Chapel remained at the forefront of our community. We consistently sought creative and ground-breaking ways to serve others practically and spiritually.

There are still long-lasting effects of the pandemic affecting our organisation and the neighbourhood that we serve. Our income from hall hire has yet to reach pre-pandemic levels, which created a potential shortfall in our income. However, we are very grateful to our church members who stepped up during this time and increased their giving to ensure that our mission was not affected. Individuals that we meet through our day-to-day activities are continuing to struggle with mental health issues, lack of confidence and a general lack of aspirations. We provide a listening ear, a comfortable and warm environment and support for those affected.

Continuing restrictions on travel meant that we were again unable to run our “English Camp” mission week in Ujpest, Hungary. However, the team engaged with the children and the Hungarian team via live-streams and recorded content.

Crossroads food bank continues to run on a Wednesday, with over 30 households a week now accessing our services. We have, to date, provided over 35,000 meals to those in need, whilst simultaneously creating a space to provide physical, mental, and spiritual support to those in the community. We are currently looking at ways to increase this support.

Throughout the year many of the members of the church have managed to continue applying the principles of church life outlined in the New Testament to be “salt and light” in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a very major part of the purpose of the church and much of it is done without publicity and the amount of time spent in this way cannot be quantified.

The Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission in December 2008.

PLANS FOR THE NEW YEAR

The Trustees and Leadership Team continue to support the church and its members. It is essential that we ensure that each member of the church feels valued and supported.

This year we launched our Community Groups, with varying degrees of success. Each group is centred around either a geographical location or a common interest. There are, on average, 15 to 20 people who attend a Community Group at Rumney Chapel.

Car Park Youth is well attended by young people from the community and the church. We have enjoyed meeting new young people who have just wandered into the car park and then stayed as long-term youth club members. We believe that this activity is a beacon of light, joy, and hope in our community.

Kidz Klub was re-launched this year, after a 4-year break. Our committed team of volunteers welcomes in an average of 40 children a week to the club. It's exciting to see a new generation of children attending activities at the Chapel.

JOY (Just Older Youth) is a weekly club for the over 60s that we run on a Friday afternoon. This has been one of the most difficult activities to have stopped during the pandemic as many of the older people that attend are isolated and lonely. However, our JOY team have kept in touch over the phone with many of the JOY members during periods of lockdown. JOY is now running again weekly in the Chapel and the 20 or so people who attend each week often refer to it as "the highlight of the week".

Our building is now beginning to re-open to outside groups. Rainbows and Brownies, Knit and Natter, Lunch Club and others are using our facilities on a weekly basis and birthday parties are being booked on Saturdays. We strive to provide a warm welcome and an affordable venue for these essential community organisations.

FINANCIAL REVIEW

We have been successful in obtaining some grant funding during this financial year, which has been very useful in helping to launch or re-launch different activities. Our income is therefore significantly higher than our expenditure, however lots of the funding we have received is for designated projects. Our income from church member giving has increased ensuring that the day to day running costs of our building and activities are covered. We remain vigilant to ensure that any money received is spent wisely. The Leadership Team and Trustees ensure that the Church and its membership is making best use of its resources, talents and gifts.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the Leadership Team and Trustees based on need and fulfilment of the charitable objectives. There are no upper or lower limits of support.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers insurance. Contractual risks are reviewed before being entered into to assess that they would not significantly impact upon the Churches ability to fulfil its objectives.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the situation of the Charity and of the profit and loss of the Charity for that period. In preparing these accounts, the trustees are required to: -

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

This report was approved by the Board of Trustees on:

Sunday 29th January 2023

and signed on its behalf by:

Signed:

Date:

Signed:

Date:

RUMNEY GOSPEL CHAPEL

FINANCIAL STATEMENTS

31 MARCH 2022

RUMNEY GOSPEL CHAPEL

YEAR ENDED 31 MARCH 2022

ACCOUNTANT'S REPORT

1.1 I shall prepare the accounts of your church and the tax computations will be based purely upon your accounting records and other information and explanations supplied to me.

1.2 I shall advise you as to the adequacy of your records for this purpose and make recommendations for improvements which I consider necessary. I shall not be responsible if, as a result of your not taking my advice, you incur losses or penalties.

1.3 I will use reasonable skill and care in the preparation of your accounts and computations but will not be responsible for errors arising from incorrect information supplied by you. I will not carry out a full audit on your records.

1.4 I have a professional duty to compile accounts which conform to generally accepted accounting principles and provide a true and fair view of the financial situation of your church. I planned the work on the basis that no report is required by statute or regulation for the year. My work as compiler of the annual accounts is not an audit of the accounts in accordance with auditing standards; consequently my work does not provide assurance that the accounting records are free from material misstatement, whether caused by fraud, or other irregularities, or error and, accordingly no such assurance or opinion is given by me, whether implied or expressed.

Michelle Llewellyn
Fellow of Chartered Certified Accountants

Approval Statement

I approve the attached income and expenditure account and confirm that I have made available all records and information for its preparation. I have checked the entries and to the best of my ability believe that these accounts are a true representation of my income and expenses for the tax year.

I agree to the terms (1.1 to 1.4) above.

.....
Signed

.....
Date

RUMNEY GOSPEL CHAPEL

1.

YEAR ENDED 31 MARCH 2022**RECEIPTS AND PAYMENTS ACCOUNT**

RECEIPTS	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £
Monies raised	3	17,109	6,715	11,201	35,025
Property - church/ hall users	4	2,374	0	0	2,374
Bank interest & investment income	12	0	0	0	0
Total Receipts		<u>19,483</u>	<u>6,715</u>	<u>11,201</u>	<u>37,399</u>

PAYMENTS

Church running costs	5	13,348	4,103	0	17,451
Programme activity costs	6	2,373	0	30	2,403
Support	7	2,264	0	0	2,264
Maintenance of church buildings	8	0	0	0	0
		<u>17,985</u>	<u>4,103</u>	<u>30</u>	<u>22,118</u>
NET RECEIPTS/ (PAYMENTS)		1,498	2,612	11,171	15,281
TRANSFERS BETWEEN FUNDS	2				0
FUNDS b/fwd 1 April		<u>1,889</u>			<u>1,889</u>
Funds c/fwd 31 March		<u>3,387</u>	<u>2,612</u>	<u>11,171</u>	<u>17,170</u>

STATEMENT OF ASSETS AND LIABILITIES**Monetary Assets**

Cash			311		311
Bank current account		3,046	2,612	11,201	16,859
Uncleared cheques					0
Total monetary assets		<u>3,046</u>	<u>2,923</u>	<u>11,201</u>	<u>17,170</u>

Other Assets

Approved by the Elders on
by

and signed on their behalf

(name)

(signature)

YEAR ENDED 31 MARCH 2022**NOTES****1 ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42 (3), using the Receipts and Payments basis available to charities and not for profit organisations.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside for general designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Crossroads		2,104	270	1,834
Joy		180	0	180
Friday Night Youth		442	333	109
Kidz Klub Midweek		489	0	489
Rumney Community Café		2,000	2,000	0
India Covid Appeal		1,500	1,500	0
Total for designated funds	0	6,715	4,103	2,612

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Kidz Klub AWA Grant		9,381		9,381
Youth Club Fund for Wales		1,821		1,821
Total for restricted funds	0	11,201	0	11,201
	Unrestricted funds	Designated funds	Restricted Funds	This Year 2022 Total £
Offerings	12,618	170		12,788
Other gifts	2,140	428		2,568
Grants		6,116	11,201	17,318
Misc income	2,351			2,351
Total raised	17,109	6,715	11,201	35,025

RUMNEY GOSPEL CHAPEL

3.

YEAR ENDED 31 MARCH 2022**NOTES**

	Unrestricted funds	Designated funds	Restricted Funds	This Year 2022 Total £
4 PROPERTY INCOME				
Hall hire	2,374			2,374
Total property income	<u>2,374</u>	<u>0</u>	<u>0</u>	<u>2,374</u>
5 CHURCH RUNNING COSTS				
Utilities	4,962			4,962
Office Costs	215			215
Sunday Service	1,250			1,250
Church Giving		3,500		3,500
Subscriptions, Memberships and Charges	908			908
Maintenance and Cleaning	1,840	243		2,083
Capital Costs	4,174	360		4,534
Wages				0
Insurance				0
Total church running costs	<u>13,348</u>	<u>4,103</u>	<u>0</u>	<u>17,451</u>
6 PROGRAMME ACTIVITY COSTS				
Outreach	2,115			2,115
Gifts & missions	111			111
Children's ministry	147		30	177
Total programme activity costs	<u>2,373</u>	<u>0</u>	<u>30</u>	<u>2,403</u>
7 SUPPORT				
Workers support fund	2,264			2,264
Total support	<u>2,264</u>	<u>0</u>	<u>0</u>	<u>2,264</u>
8 MAINTENANCE OF CHURCH BUILDINGS				
Property repairs				0
Total maintenance of church buildings	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
9 OTHER				
10 MONETARY ASSETS				

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

RUMNEY GOSPEL CHAPEL

4.

YEAR ENDED 31 MARCH 2022

ELDER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 March 2022 from the accounting records of the church.

(name)

(signature)
(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Rumney Gospel Chapel for the year ended 31 March 2022, which are set out on pages 1 to 3.

Respective responsibilities

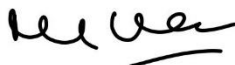
The church is responsible for the preparation of the financial statements, and considers that the audit does not apply and the church is not a charity. However, we have carried out this report in the same manner as we would report to a Charity.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's Statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any other matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Signed by the Independent Examiner

27 . JAN . 2023

Date

Michelle Llewellyn FCCA

Llewellyn Consultancy
49 Cypress Crescent
Old St Mellons
Cardiff
CF3 2WL