



RUMNEY CHAPEL
LIVING LOVING BELIEVING BELONGING

Trustees Annual Report

2022 to 2023

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

**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: Metro Bank
507 Newport Road
CARDIFF
CF23 9AD

RUMNEY GOSPEL CHAPEL

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

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 2023 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 continues to increase steadily an average of around 80 with some 50% of those involved in mid-week activities through the year.

We continue to run outreach projects at the Chapel and around the community and during the year we had approximately 350 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 provide a pastoral service to both the staff and the students in both schools. They have also taken school assemblies, facilitated lunch clubs and RE lessons.

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.

The cost-of-living crisis has affected 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.

This year we were able to restart our Hungary mission, taking a team of 11 people to Ujpest to run English Camp in August. This long running project supports vulnerable children through a week long summer camp held by Ujpest Reformed Church.

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 55,000 meals to those in need, whilst simultaneously creating a space to provide physical, mental, and spiritual support to those in the community.

In November 2022 we launched the Living Room at Rumney Chapel. This much needed community warm space has been used by many people from the community and the church as a place to stay warm, get a free meal and to meet friends. Our team of 28 volunteers, which included all of the local PCSOs, members of the church and people from the community ensured that throughout the winter period we were able to open the Living Room 6 days a week to support some of the most vulnerable members of our community.

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 re-launched our Small Groups. Around 50% of the church attend Small Groups, which meet throughout the week at different locations, including the Chapel, people's homes and in coffee shops.

Friday Night Youth is well attended by young people from the community and the church. We have enjoyed meeting new young people who we have met in the local schools.

Kidz Klub continues to grow with around 40 children now attending weekly. It's exciting to see a new generation of children attending activities at the Chapel.

During the summer we were able to invite all the children and young people from Friday Night Youth and Kidz Klub to attend Spree Wales, a camping weekend held in Carmarthen. We took a total of 67 people to the camp and had an amazing time.

Our building is used 7 days a week. Rainbows and Brownies, Knit and Natter, Lunch Club. Social Service, Slimming World 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.

This year work started to completely re-wire the Chapel. This essential work has been carried out by Mark Thyme Ltd and will ensure the safety of everyone who uses our building.

FINANCIAL REVIEW

We are very grateful to the members of our church community for their consistent and generous giving. 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 3rd March 2024

and signed on its behalf by:

Signed:

Date:

Signed:

Date:

RUMNEY GOSPEL CHAPEL

FINANCIAL STATEMENTS

31 MARCH 2023

RUMNEY GOSPEL CHAPEL

YEAR ENDED 31 MARCH 2023

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

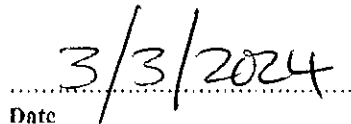
Approval Statement

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 2023RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £
Monies raised	3	25,341	47,801	0	73,142
Property - church/ hall users	4	3,792	0	0	3,792
Bank interest & investment income	12	0	0	0	0
Total Receipts		<u>29,133</u>	<u>47,801</u>	<u>0</u>	<u>76,934</u>
PAYMENTS					
Church running costs	5	21,356	11,445	0	32,801
Programme activity costs	6	6,080	20,195	11,171	37,446
Support	7	(235)	644	0	409
Maintenance of church buildings	8	0	0	0	0
		<u>27,201</u>	<u>32,284</u>	<u>11,171</u>	<u>70,656</u>
NET RECEIPTS/ (PAYMENTS)		<u>1,932</u>	<u>15,517</u>	<u>(11,171)</u>	<u>6,278</u>
TRANSFERS BETWEEN FUNDS	2				0
FUNDS b/fwd 1 April		<u>3,387</u>	<u>2,612</u>	<u>11,171</u>	<u>17,170</u>
Funds c/fwd 31 March		<u>5,319</u>	<u>18,129</u>	<u>0</u>	<u>23,448</u>
STATEMENT OF ASSETS AND LIABILITIES					
Monetary Assets					
Cash			196		196
Bank current account		14,469	8,274		22,743
Ode card account		594	(85)		509
Total monetary assets		<u>15,063</u>	<u>8,385</u>	<u>0</u>	<u>23,448</u>
Other Assets					

Approved by the Elders on
by

3/3/2024

and signed on their behalf

MICHAEL CARR. (name)

M7 Carr (signature)

RUMNEY GOSPEL CHAPEL

2.

YEAR ENDED 31 MARCH 2023**NOTES****1 ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 145(5)(b) 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	1,834	599	2,570	(137)
Joy	180	392		572
Friday Night Youth	109	1,378	1,351	136
Kidz Klub Midweek	489	725		1,214
Spree		3,650	1,890	1,760
Church Rewiring Fund		14,665	3,028	11,637
Outreach Worker Fund		437	644	(207)
Hungary Mission		411	411	0
Western Power Grant		3,814	3,814	0
Summer of Fun Grant		2,100	2,100	0
Tots & Toys		123	14	109
Living Room		15,390	11,990	3,400
Community Matters Grant		4,117	4,472	(355)
Total for designated funds	2,612	47,801	32,284	18,129

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	0
Youth Club Fund for Wales	1,790		1,790	0
Total for restricted funds	11,171	0	11,171	0

RUMNEY GOSPEL CHAPEL

3.

YEAR ENDED 31 MARCH 2023**NOTES**

	Unrestricted funds	Designated funds	Restricted Funds	This Year 2023 Total £
3 MONIES RAISED				
Offerings	22,432	3,419		25,851
Other gifts	353	21,868		22,221
Grants		21,846		21,846
Misc income	2,556	668		3,224
Total raised	25,341	47,801	0	73,142
4 PROPERTY INCOME				
Hall hire	3,792			3,792
Total property income	3,792	0	0	3,792
5 CHURCH RUNNING COSTS				
Utilities	4,022	1,336		5,358
Office Costs	1,487			1,487
Sunday Service	1,520			1,520
Church Giving	1,006			1,006
Subscriptions, Memberships and Charges	1,939			1,939
Maintenance and Cleaning	2,620	3,931		6,551
Capital Costs	6,655	6,051		12,706
Wages		127		127
Insurance	2,107			2,107
Total church running costs	21,356	11,445	0	32,801
6 PROGRAMME ACTIVITY COSTS				
Outreach	2,265	14,673		16,938
Gifts & missions	1,158	410		1,568
Children's ministry	2,657	5,112	11,171	18,940
Total programme activity costs	6,080	20,195	11,171	37,446
7 SUPPORT				
Workers support fund	(235)	644		409
Total support	(235)	644	0	409
8 MAINTENANCE OF CHURCH BUILDINGS				
Property repairs				0
Total maintenance of church buildings	0	0	0	0

RUMNEY GOSPEL CHAPEL

4.

YEAR ENDED 31 MARCH 2023

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.

ELDER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 March 2023 from the accounting records of the church.

MICHAEL THOMAS

(name)

Michael Thomas
3/3/2024

(signature)

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Rumney Gospel Chapel for the year ended 31 March 2023, which are set out on pages 1 to 3.

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the Rumney Gospel Chapel for the year ended 31 March 2023 set out on pages 1 to 3. As the Chapel's trustees, 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 Chapel's accounts carried out under section 145 of the Act and, in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in, any material respect:

the accounting records were not kept in accordance with 130 of the Act; or
the accounts do not accord with the accounting records.

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.

Michelle Llewellyn

22 FEB 2024

Signed by the Independent Examiner

Date

Michelle Llewellyn FCCA
49 Cypress Crescent
Old St Mellons
Cardiff
CF3 2WL

