

GREENFIELD BAPTIST CHURCH

England & Wales · Charity number 1150291

Details

Status Registered

Legal form Other

Registered 2012-12-27

Register [View on the Charity Commission register](#)

Contact

Address 49 Heol Goffa
Llanelli
SA15 3LT

Phone 01554750905

Email GfieldTreasurer@outlook.com

Website www.greenfieldchurch.net

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The main purpose of the Church and the Charity's activities are clearly articulated in the Annual Report

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Carmarthenshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£254,106	£240,328	-	-
2023-12-31	£136,645	£128,167	-	-
2022-12-31	£121,707	£141,157	-	-
2021-12-31	£113,262	£98,090	-	-
2020-12-31	£110,758	£86,168	-	-

Trustees

Name	Role	Appointed
Rev DAVID EDWIN THOMAS JONES BD	Chair	2012-12-21
ANNETTE MARGARET GRAVELL GRAVELL JP MBA Msc		2012-12-21
DARRYL THOMAS BENJAMIN BSc		2012-12-21
MATHEW TAYLOR BEng MSc		2015-03-01
MICHAEL ROBERT WOOLLER		2012-12-21
SANDRA JANE DAVIES		2012-12-21
SHEENAH ANGELONE		2012-12-21
STEPHEN JOSEPH THOMAS		2021-10-01
STEPHEN PHILIP DAVIES		2012-12-21
SUSAN DENISE WOOLLER		2012-12-21
Wendy Diane Barnes		2021-10-01

GREENFIELD BAPTIST CHURCH

England & Wales - Charity number 1150291

Accounts

Financial Statement for the year ending 31st December 2024.

2023	RECEIPTS	<i>Note</i>	2024
£ 84,796	Offerings	1	£ 87,195
£ 21,415	Sundry Receipts	2	£ 39,410
£ 13,089	Mission Work	3	£ 8,481
£ 7,862	Communion Offerings	4	£ 12,611
	Charity Receipts	5	
£ 1,951	Church Community Social Events	8	£ 1,379
£ 129,113	SUB TOTAL		£ 149,076
£ 4,622	Movement /Transfer IN from Other Greenfield Bank Accounts		£ 99,349
£ 2,910	Bank Interest	7	£ 5,681
£ 136,645	TOTAL		£ 254,106

2023	PAYMENTS		2024
£ 45,947	Pastoral and Associated Costs	9	£ 45,721
£ 6,817	Other Salaries and Associated Costs	10	£ 6,366
£ 15,621	Mission Work	11	£ 22,763
£ 9,545	Communion Offerings	12	£ 9,400
	Charity Donations	13	
£ 7,885	Utilities	14	£ 11,815
£ 5,526	Buildings	15	£ 21,337
£ 4,138	Insurances		£ 4,273
£ 1,616	Stationery, Printing & Postage	16	£ 3,638
£ 6,685	Miscellaneous	17	£ 16,845
£ 2,138	Affiliation Fees		£ 2,216
£ 1,005	Departmental Reimbursements	20	£ 1,101
£ 1,950	Church Community Social Events	21	£ 1,547
£ 108,873	SUB TOTAL		£ 147,022

£	19,210	Movement / Transfer to Other Greenfield Bank Accounts	19	£	93,244
£	84	Bank Charges		£	62
£	128,167	TOTAL		£	240,328
£	20,240	Balance of Receipts over Payments		£	2,054

DEPARTMENTAL

£	1,967	Receipts	6	£	1,999
£	1,277	Payments	18	£	1,857

Note 1 - Offertories

£	27,490	Envelopes		£	26,615
£	45,918	Direct Credits to Bank		£	47,976
£	10,480	Cash		£	11,654
£	908	Other		£	950
£	84,796	TOTAL		£	87,195

2023

Note 2 - Sundry Receipts

2024

£	7,359	Donations		£	20,023
£	1,225	Soup Station		£	1,970
£	806	Flowers		£	917
£	10,859	Gift Aid		£	12,346
£	250	Utilities		£	-
£	265	Church Lettings		£	750
£	651	Reimbursement		£	-
£	-	Others		£	3,404
£	21,415	TOTAL		£	39,410

2023	Note 3 - Mission Work	2024
£ 2,551	BMS World Mission	£ 3,451
£ 600	Baptist Union Home Mission	£ 1,324
£ 4,577	Christian Aid	£ 1,745
£ 307	Barnabus Fund	£ -
£ 805	Open Doors	£ 1,300
£ 6,781	Other	£ 661
£ 15,621	TOTAL	£ 8,481

2023	Note 4 & 5 - Communion & Charity Offerings	2024
£ 7,862	Various	£ 12,611
£ 7,862	TOTAL	£ 12,611

2023	Note 6 - Departmental Sundry Receipts	2024
£ 736	Choir	£ 577
£ 535	Junior Church	£ 364
£ 173	Open Door	£ 278
£ 523	Men's Fellowship	£ 780
£ 1,967	TOTAL	£ 1,999

2023	Note 7 - Bank Interest	2024
£ 339	Internet Account 1	£ 478
£ 642	Internet Account 2	£ 777
£ 132	N S & I Investment Account	£ 173
£ 345	Baptist Union Ministry Account	£ 1,292
£ 620	Barclays Investment Account	£ 988
£ 832	Monmouth Building Society	£ 1,973

£	2,910	TOTAL	£	5,681
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2023

Note 8 - Church Community Social Events

2024

£	1,401	Pantomime	£	869
£	550	Church Trip	£	510
£	-	Miscellaneous		

£	1,951	TOTAL	£	1,379
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2023

Note 9 - Pastoral and Associated Costs

2024

£	36,092	Stipend and Housing Allowance	£	37,896
£	555	Pulpit Supplies	£	400
£	4,800	Expenses	£	4,800
£	4,500	College Fees & Support	£	2,625

£	45,947		£	45,721
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2023

Note 10 - Other Salaries and Associated Costs

2024

£	475	Organist	£	350
£	6,342	Cleaner and Caretaker	£	6,016

£	6,817	TOTAL	£	6,366
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2023

Note 11 - Mission Work

2024

£	2,372	BMS World Mission	£	4,796
£	220	Support for BMS Hope Home	£	360
£	667	Baptist Union Home Mission	£	1,392
£	4,575	Christian Aid	£	4,000
£	400	Barnabus Fund	£	-
£	950	Open Doors	£	1,450
£	332	Greenfield Soup Kitchen (paid through main account)	£	1,140

£	600	Street Connect	£	600
£	500	Bibles for Children Schools	£	-
£	130	World Day of Prayer	£	125
£	-	Stand by Me	£	600
£	670	Leprosy	£	600
£	350	Christian Blind Mission	£	1,050
£	750	Good News for Everyone (formerly Gideon's UK)	£	750
£	350	MAF	£	1,350
£	400	Cardiff Baptist College	£	500
£	350	Bible Society	£	500
£	350	Daylight Christian Prison Trust	£	-
£	1,400	Myrtle Hill Local Foodbank	£	3,350
£	255	Grace Church Soup Station	£	100
£	-	Ty Gwyn Local Foodbank	£	100
£	15,621	TOTAL	£	22,763

2023		Notes 12 and 13 - Communion and Charity Offerings	2024	
£	250	British Heart Foundation	£	400
£	250	Cancer Research Wales	£	450
£	200	Motor Neurone Disease Association	£	300
£	500	Save the Children	£	300
£	250	Versus Arthritis (formerly Arthritis Care)	£	200
£	600	Blood Cancer UK	£	650
£	250	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	£	400
£	525	Parkinson’s UK Association	£	400
£	-	Air Ambulance	£	250
£	550	Luhimba Project	£	-
£	350	Chemotherapy Unit PPH	£	-
£	450	Royal Marsden	£	-

£	2,200	Llanelli Hospice *	£	3,500
£	200	Salvation Army	£	250
£	750	Crisis for Christmas	£	-
£	-	Spurgeons	£	500
£	250	Ty Golau Kidwelly	£	-
£	-	Beat Leukaemia (Cardiff)	£	600
£	1,370	Benevolent Fund	£	900
£	-	BGM Radio Prince Philip Hospital	£	300

* includes rounded figure of £2000 relating to special services held at Greenfield
for non-Greenfield entities - Festival of Light and A Cambrey Bereavement Service

£	8,945	TOTAL	£	9,400
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2023

Note 14 - Utilities

2024

£	7,602	Light and Heat	£	11,535
£	283	Water	£	280

£	7,885	TOTAL	£	11,815
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2023

Note 15 - Buildings

2024

£	1,267	General Repairs	£	5,636
£	1,622	Property Renovations **	£	13,331
£	737	Fire Protection	£	190
£	-	Grounds & Pest Controls	£	880
£	1,900	Use of other premises for services	£	1,300

£	5,526	TOTAL	£	21,337
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includes purchase of new heater boiler **

2023

Note 16 - Stationery, Printing & Postage

2024

£	1,616	Stationery, Printing & Postage ***	£	3,638
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£	1,616	includes purchase of refurbished photocopier ***	£	3,638
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2023	Note 17 - Miscellaneous	2024
£ 841	Licences	£ 1,212
£ 427	Technical Costs	£ -
£ 223	Piano and Organ Tuning	£ 11,514
£ 144	Cleaning and Associated Costs	£ 283
£ 295	PAT Testing	£ 317
£ 627	Health & Safety & Associated Costs	£ 769
£ 2,133	Other Sundry items	£ 1,979
£ 337	Telephone Line Rental	£ 381
£ 1,208	Training	£ -
£ 450	External Examination of Accounts	£ 390
£ 6,685	TOTAL	£ 16,845

2023	Note 18 - Departmental	2024
£ -	Choir	£ 577
£ 427	Junior Church	£ 600
£ 300	Open Door	£ -
£ 550	Men's Fellowship	£ 680
£ 1,277	TOTAL	£ 1,857

2023	Note 19 - Bank Transfers to Other Accounts & Charges	2024
£ 19,210	Transfer to other Greenfield Bank Accounts	£ 93,244
£ 84	Banking Charges	£ 62
£ 19,294	TOTAL	£ 93,306

2023	Note 20 - Departmental Reimbursements	2024
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£	238	Junior Church Materials	£	509
£	767	Youth Materials	£	477
£	-	Other	£	115
£	1,005	TOTAL	£	1,101

2023	Note 21 - Church Community Social Events	2024
£ 1,400	Pantomime	£ 952
£ 550	Church Trip	£ 595
£ 1,950	TOTAL	£ 1,547

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2024

HSBC - COMMUNITY ACCOUNT

Balance at 1 January 2024	10,738
Pending from 2023	696
Balance of Receipts over Payments Jan - Dec 2024	2,054
Transfer in of funds from other Greenfield Accounts	83,381
Transfer out to other Greenfield Accounts	-77,276
Bank Charges Jan-Dec 2024	-62
Outstanding	90
Balance at 31 December 2024	£19,621

HSBC INTERNET ACCOUNT No 2 (Building Fund)

Balance at 1 January 2024	50,678
Interest added Jan-Dec 2024	777
Transfer to HSBC Community Account	-31,649
Transfer from HSBC Community Account	13,398
Balance at 31 December 2024	£33,204

NS&I INVESTMENT ACCOUNT

Balance at 1 January 2024	17,203
Interest added Jan-Dec 2024	173
Balance at 31 December 2024	£17,376

MONMOUTH BUILDING SOCIETY

Balance at 1 January 2024	71,600
Interest added March 2024	1,973
Balance at 31 December 2024	£73,573

BARCLAYS COMMUNITY ACCOUNT

Balance at 1 January 2024	11,114
Balance of Receipts over Payments for Soup Station element 2024	-245
Within Banking processes	2,656
Balance at 31 December 2024	£13,525

HSBC INTERNET ACCOUNT No 1

Balance at 1 January 2024	22,031
Interest Added Jan-Dec 2024	478
Transfer IN from HSBC Community Account	12,346
Transfer OUT to HSBC Community Account	-2,000
Balance at 31 December 2024	£32,855

LLOYDS BANK TREASURER'S ACCOUNT

Balance at 1 January 2024	65,130
Deposit 5 February 2024	570
Balance 5 February 2024	65,700
Account closed Feb 2024 and money transferred into BUC A/C	-65,700
Balance at 31 December 2024	£0,00

BAPTIST UNION CORPORATION FUND (previously referred to as ministry Fund)

Balance at 1 January 2024	11,947
Transferred from closure of Treasurer's Account at Lloyds Bank	66,000
Interest Added Jan-Dec 2024	1,292
Balance at 31 December 2024	£79,239

BARCLAYS BUSINESS PREMIUM SAVINGS ACCOUNT

Opening Balance at 1 January 2024	65,727
Interest Added Jan-Dec 2024	988
Balance at 31 December 2024	£66,715

TOTAL CASH ASSETS **£336,108**

TOTAL MONETARY ASSETS at 31st DECEMBER 2024

BANK AND CASH BALANCES

Representing balances on the following accounts

General Fund (Unrestricted) as above	329,516
Sunday School Legacy Fund	1,830
Choir Fund (Designated)	2,682
Open Door Fellowship (Designated)	470
Men's Fellowship (Designated)	1,349
Junior Church (Designated)	261
Total Financial Assets	£336,108

N B: Currently no funds classified as restricted funds

STATEMENT OF LIABILITIES **NIL**

Basis of Accounts

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –

CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £4,180,856
INCLUDING ORGAN £422,284 AND CONTENTS £126,556.

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION
CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF
ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2023 AS
APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

***INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF
GREENFIELD BAPTIST CHURCH, LLANELLI***

**Independent examiner's report to the trustees of Greenfield Baptist Church
Llanelli:-**

I report to the charity trustees on my examination of the accounts of Greenfield Baptist Church Llanelli (the Trust) for the year ended 31 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

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

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.

R.A. Williams

The Association of Chartered Certified Accountants

Charles & Co

Chartered Certified Accountants

3 Murray Street

Llanelli

Carmarthenshire

GREENFIELD MANSE FUND

Registered Charity Number 226501

DESIGNATED FUND

STATEMENT OF ACCOUNT FOR THE YEAR ENDING 31.12.2023

RECONCILIATION	
	£
Balance at 1st January 2024	100,490.87
National Savings Bank – Income Bonds Credits & Interest on Account	2,123.49
Balance at 31st December 2024	102,614.36

REPRESENTED BY	
	£
National Savings & Investment – Income	40,000.00
National Savings & Investment - Investment Account	62,614.36
Balance at 31st December 2024	102,614.36

These Accounts were approved by the Trustees and signed on their behalf by:

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer)

Greenfield Baptist Church Llanelli

Trustees' Report for 2024

Church Address: -

Greenfield Baptist Church
Murray Street
Llanelli
SA15 1DZ

CHURCH TRUSTEES in 2025

Minister -	Rev David Jones BD
Church Secretary -	Mr Darryl Benjamin BSc
Church Treasurer -	Mrs Annette Gravell BSc MBA MSc JP
Other Trustees	
	Ms Sheenah Angelone
	Mrs Sandra Davies
	Mr Stephen Davies
	Mr Mathew Taylor BEng MSc
	Mrs Susan Wooller
	Mr Michael Wooller
	Mr Stephen Thomas
	Mrs Wendy Barnes
	Mr Stephen Phillips OBE JP BSc Econ

Church Bankers:

HSBC
St Elli Shopping Centre
Llanelli SA15 1SH

Baptist Union Corporation
Baptist House PO Box 44
129 Broadway Didcot
Oxfordshire OX11 8XD

Barclays Bank
City of Cardiff branch
1-5 St David's Centre
Cardiff CF10 2DP

Monmouth Building Society
18 Union Street
Swansea SA1 3EH

Independent External Examiner

RCA Williams
Charles & Co. Accountants
3 Murray Street
Llanelli SA15 1AQ

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1. GOVERNING DOCUMENT.

Greenfield Baptist Church, Llanelli (hereinafter referred to as Greenfield) is a registered charity with the Charity Commissioners of England and Wales - Charity Number 1150291.

The current governing document - 'The Constitution' - was adopted at a Special Church Meeting held on 30th April 2014.

2. CHURCH PURPOSE AND OBJECTIVES

The principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes within the United Kingdom and/or other parts of the world.

Greenfield seeks to proclaim the Gospel of Jesus Christ and aims to be a warm and welcoming community of faith.

In terms of Christian witness Greenfield, at the heart of Llanelli, strives to ensure good stewardship of the resources and talents that God has provided and aims to be a living witness to God's grace.

3. GREENFIELD CHURCH VISION AND VALUES

Greenfield seeks to demonstrate God's love through word and action, valuing each other as individuals, and modelling on Jesus' example. These values can only be achieved by reliance on God's grace, love and power; ever recognising the limits of our individual strength or ability. At Greenfield we are committed to being a body led by the Spirit of God; seeking God's will and purpose in all we do in His name. The building and developing of relationships with God and with one another are vital aspects of our life as a church and the foundation of our Christian faith and hope.

Baptists have a passionate belief in the uniqueness of Jesus, the importance of personal faith, and the expression of that faith through Believers' Baptism. As a gathered community of Believers at Greenfield, we seek to discern the will of God by ensuring that:-

- our structure is not hierarchical; we seek to work together for good, aiming to establish a "priesthood of all believers" and committed to informing others about God's love, which extends to all.
- by recognition that we are not in this alone, and therefore we seek to associate with fellow Baptists as well as Christians from other churches locally, nationally, and globally.
- by welcoming and encouraging those who are seeking to learn more of the Christian faith.

4. THE MINISTER

The Rev David Jones continues to serve the church with unfailing Christian commitment. He has been the minister at Greenfield since September 1989. Through his witness, and outreach into the community, new members are being welcomed into the fellowship of the church and with the unfailing support and encouragement of his wife Yvonne, the community spirit of the church continues to flourish.

5. CHURCH TRUSTEES.

The Minister, as defined by his role and responsibilities, is deemed to be a Church Trustee. Greenfield Church Constitution purports that a maximum, of up to twelve additional Trustees, are elected from among the baptised church members. Trustees at Greenfield are elected for an initial four-year term with the opportunity to be nominated for re-election at the end of each four-year term. The role of district deacon is incorporated into the role of a Trustee.

There are inherent legal responsibilities constituent with the role of Trustee. Prospective Trustees at Greenfield are apprised of the Baptist Union's guidelines and the Charity Commission requirements for Trusteeship prior to the submission of their name for consideration as a Trustee. It is acknowledged by all Greenfield Trustees that each has a personal responsibility to keep up-to-date with Charity Commission guidelines for Trusteeship.

Trustees recognise a duty under Common Law to act in the best interests of the charities they serve. Trustees should neither benefit from the charity nor be influenced by their own wider interests when involved in decisions affecting the charity. Trustees of charitable organisations have a legal duty to avoid conflicts of interest under s175 of the Companies Act 2006. A Conflict-of-Interest Protocol is operational at Greenfield.

The Church Secretary and Church Treasurer are acknowledged as the Senior Officers of the church. They are appointed from within the group of Church Trustees, in accordance with the Church Constitution

6. CHURCH MEMBERSHIP

During 2024 Greenfield witnessed 4 baptisms and received 6 additional members by profession and transfer. In the year 2024 4 members sadly passed away, with 3 others who transferred their membership and or resigned.

7. CHURCH SERVICES AND MEETINGS

The current monthly schedule of church services is listed at the beginning of this document.

In March 2020 the first recorded Sunday morning service was 'uploaded' on YOUTUBE and FACEBOOK. Since that time weekly services, including *Daily Thoughts*, have been recorded and remain accessible.

The drive and ambition of our Minister coupled with the technical expertise of Darryl Benjamin, the Church Secretary, have been the motivation for extending the reach out into the community to church members no longer able to attend worship and to friends, old and new, both near and far. It is always encouraging to hear messages of thanks from individuals near and far.

Special Services

Open-air services are held within the church grounds at key times during the Christian calendar, and members of the local community are also warmly welcomed. The support of the local Salvation Army Band, which regularly accompanies the annual outdoor Christmas Carol Service, is greatly appreciated and adds another dimension to the welcome and witness of that special time of year.

OPEN DOOR:-

Open Door is an informal meeting that does what it says on the tin. It is open to anyone of any age. It is a meeting where making friends and being good friends is what we are all about. The meeting always starts with devotions, Hymn singing, prayer and a Scripture reading, followed by someone sharing either a story, experience from their life, or a lesson from the Bible. Once a month we have an "open" meeting when anyone can bring a poem or short story that has been of help to them. We share each other's joys and troubles and pray for each other. We celebrate each birthday in turn. It is a place where Christian friendship is demonstrated to all who attend... A few times a year we go out for lunch together. The meeting always end with a cup of tea and cakes or biscuits, while we chat together.

Junior Church - 2024

Junior Church is held every Sunday morning in the church schoolroom. This is a wonderful opportunity for the children and grandchildren of church members and friends to enjoy learning bible stories, singing and participating in crafts relating to the stories they have listened to. We have a team of dedicated teachers who teach the children on a rota basis. The children participate in various church services during the year by singing typically in the Harvest Service and annual Toy Service. The Junior Church children also perform the Nativity Play every December. In July 2024 some of the children aged 8– 15 years attended the annual 'Spree Wales' weekend event at Carmarthen. An Event that was organised by the Christian organisation 'Urban Saints'.

Greenfield adheres to Baptist Union Child Protection Schemes. – Safe to Grow. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation. All teachers of the Junior Church are volunteers and are DBS checked (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

Friday Club - 2024

Greenfield Friday Club is held every Friday during school terms 6pm-7:15pm for children of ages 6yrs to 12 yrs. Trips to McDonalds are undertaken from time to time and the older youth 13-15yrs were able to join other church youth groups in a united Youth Meeting in Towy Church Carmarthen, earlier in the year. Again, a call at McDonalds on the way to Carmarthen was greatly looked forward to and a firm favourite with everyone involved! Friday Club is always informal with games and crafts for the younger children. There is also squash and a tuck shop for sweets. The evenings are closed with a short bible story/epilogue.

Greenfield adheres to Baptist Union Child Protection Schemes. – Safe to Grow. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation. All leaders of the Friday Club are volunteers and are DBS checked (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

8. PASTORAL CARE

The Minister leads the church in respect of Pastoral Care. He is supported by the Trustees in their combined role as district deacons. Church membership is currently structured into eleven specific districts; each with its own district deacon and district officer. Pastoral care is an integral part of the responsibilities of district deacons, who are expected to operate as specific and trusted links to members within their designated districts. Invoking, where necessary, the beneficial support of their respective district officer, deacons are expected to support the Minister by providing a major part of the pastoral care structure within their designated district. Additionally, many church members are proactive in providing care and support to other members of the church community, and we thank God for this important and caring ministry that is undertaken in His name.

9. CHURCH WEBSITE and DIGITAL PLATFORMS

The church website is a valuable source for promoting Christian worship and specifically Greenfield's mission. It plays a crucial role in extending and expanding the ministry at Greenfield. The website is updated regularly and provides information relating to all church activities. The church has been extremely fortunate to have a member who, as a committed volunteer, sets up and consistently manages the church website.

Greenfield's web address is: www.greenfieldchurch.net

The Trustees of Greenfield recognise their responsibility to provide adequate guidelines, processes and restrictions, in the safe use of digital / social media. Designated Trustees are involved in the managing of Greenfield Social Media accounts. A specific risk assessment has been established which seeks to ensure that any behaviour, or anything communicated or posted online, is not at variance with Greenfield's Christian ethos, nor liable to adversely affect Greenfield's legal standing and reputation. The church at Greenfield warmly welcomes the many individuals, now from much broader and extended horizons, who regularly or perhaps just occasionally access Greenfield services, newsletters and other messages.

10. CHURCH ADMINISTRATION

The administration of the church is the shared responsibility of the Minister and the Trustees.

Matters requiring the approval of church members are submitted by the Trustees to one of the church members' meetings held annually. Additional church meetings may be held as required. Minutes, recording decisions taken, are kept in accordance with the Church Constitution.

11. MANAGEMENT OF RISK

"All aspects of life involve risk and the church is no exception. The Charity Commission expects trustees of charities to assess the risks, they carry and to take steps to mitigate those risks" (*statement from the Association of Church Accountants and Treasurers*).

11.1 Risk Register

Greenfield has a comprehensive Risk Register which is reviewed annually (unless there is a specific need or requirement to review within that period). The Risk Register is structured under the following headings: -

- Governance, Statutory, Regulatory, Compliance
- Operational
- Financial
- External

11.2 Risk Assessments

The church Trustees acknowledge their duty to recognise and assess risks to which the church is exposed and to establish methods or ways to mitigate such risks. Risk Assessments are structured under the following headings:-

- Safeguarding and respect for others
- Establishing and maintaining a safe environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution.

Risk Assessments and Processes were subject to a thorough and comprehensive review in 2024. An updated chart relating to Risk Assessments, Policies and Processes can be found at the end of the first section of this handbook.

12. CHURCH POLICIES AND PROCEDURES

Greenfield Trustees recognise the importance of having policies and procedures in respect of operational matters; many are directed or influenced by the risk assessment process. Various policies and procedures have been introduced which aim to direct operational matters and promote regulatory compliance and many are recommended or required by the Charity Commission. Greenfield policies and procedures are structured under the same five headings as the risk assessments:

- Safeguarding and Respect for Others
- Establishing and maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

Copies of all Policies and Procedures are held on file in the Church Admin Office. Individual copies are obtainable from the Church Secretary. An update of current policies can be found in Section 15 below.

13. SAFEGUARDING

'Baptists Together' have issued a statement on the **Theology of Safeguarding**:-

Each and every person is fearfully and wonderfully made, knitted together in their mother's womb, and loved by God who knows everything about them (Psalm 139). All are precious and have worth to God. Therefore, the church should strive to be a place of welcome, inclusion and care for all – no matter their age, abilities, health or history.

Jesus tells us that we are each called to love others and to treat them with respect, dignity and love that we would want to receive ourselves (Mathew 22:39). Therefore, the church should always aim to be a place of care, compassion and love – no matter how undignified someone may appear.

There are many examples of Jesus bringing healing and comfort to people in pain and discomfort, those isolated and alone. At the sight of people in distress he is filled with compassion (Mark 1:41). Therefore, the church should strive to be a place of healing, comfort and hope – no matter what the cause of suffering and sorrow.

Jesus was not afraid of challenging injustice and inequality, or, of confronting ignorance and arrogance. He sought out and spent time with marginalised people and he spoke passionately for those who had no voice (Matthew 23). Therefore, the church should strive to be a place of righteousness, advocacy and justice, speaking up for people who are oppressed and abused – no matter how costly that may be.

Safeguarding is the protection of adults and children from harm, abuse or neglect. If we believe that all people are precious in the eyes of God, their creator; if we believe that as Christian we should follow the example of Jesus in his compassion and care for others; if we believe that the church should be a sanctuary of safety and peace; and if we believe that we as Christians should speak out against injustice, then safeguarding should be an automatic part of our church communities – as we strive to protect all people from harm, abuse or neglect and to love, care and support all who have been affected by such damaging behaviour.

‘By this everyone will know that you are my disciples, if you love one another’ (Luke 13:35 NIV)

13.1 SAFEGUARDING POLICY STATEMENT

In 2024 the Baptist Association introduced a revised Safeguarding Policy and Procedures which combines *Working with Children* and *Working with Adults at Risk*. This policy (contextualised to relate to Safeguarding legislation pertinent to Wales), is now established as the current policy for Greenfield and can be made available to members on request.

Our Vision

The vision statement of Greenfield Baptist Church is to demonstrate God’s love through word and action, valuing each other as individuals and modelling on Jesus’ example.

In fulfilling this vision, we:

- Welcome children and adults at risk into the life of our community
- Run activities for children and adults at risk
- Make our premises available to organisations working with children and adults at risk

Our safeguarding responsibilities

Greenfield Baptist Church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, age, ethnicity, race, religion, sexual orientation or ability,

As members of Greenfield, we commit ourselves to the nurturing, protection and safekeeping of all associated with the church and will pray for them regularly. In pursuit of this, we commit ourselves to this policy and to the development of sound procedures to ensure we implement our policy well.

- **Prevention and reporting of abuse**

It is the duty of each church member of Greenfield to help prevent the abuse of children and adults at risk, and the duty of each church member to respond to concerns about the well-being of children and adults at risk.

Any abuse disclosed, discovered or suspected shall be reported in accordance with our procedures. The church at Greenfield will fully co-operate with any statutory investigation into any suspected abuse linked to the church.

- **Safer recruitment, support and supervision of workers**

The church at Greenfield will exercise proper care in the selection and appointment of those working with children and adults at risk, whether paid or voluntary. All workers will be provided with appropriate training, support and supervision to promote the safekeeping of children and adults at risk.

- **Respecting children and adults at risk**

The church at Greenfield will adopt a code of behaviour for all who are appointed to work with children and adults at risk so that children and adults are shown the respect that is due to them.

- **Safer working practices**

The church at Greenfield is committed to providing an environment that is as safe as possible for children and adults at risk and will adopt methods of working with them that promote their safety and well-being.

- **A safer community**

The church at Greenfield is committed to the prevention of bullying. The church will seek to ensure that the behaviour of any individuals who may pose a risk to children, young people and adults at risk in the community of the church is managed appropriately.

Safeguarding contact points within Greenfield

The church at Greenfield has appointed the following individuals to for part of the church safeguarding team:

NAME: Annette Gravell Designated Person & Trustee for Safeguarding (DPS)

They will advise the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected.

The church minister of Greenfield is also an important part of the Church Safeguarding Team. Where possible, the Church Safeguarding Team will work together if and when issues arise. However, each person has a responsibility to report allegations of abuse as soon as they are raised.

Putting the Greenfield policy into practice

- A copy of the Safeguarding policy statement will be displayed permanently on the church noticeboard and in the Treasurer's Office in the church and will be displayed on noticeboards in the vestibule of the church and in the church Schoolroom.
- Each worker with children and/or adults at risk will be given a full copy of the safeguarding policy and procedures and will be asked to sign to confirm that they will follow them.
- A full copy of the policy and procedures will be made available, on request, to any member of, or other person associated with Greenfield church.
- The policy and procedures will be monitored and reviewed annually, and any necessary revisions adopted into the policy and implemented through our procedures.
- The policy statement will be read annually at the church AGM, together with a report on the outcome of the annual safeguarding review.

13.2 Children and Young People

Greenfield adheres to Baptist Union Child Protection Schemes. – '*Safe to Grow*'. All who work with children and young people in Greenfield are provided with a copy of the Safeguarding Policy and Procedure including the Safeguarding Policy Statement.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

All Trustees, Leaders and Volunteers attend relevant training courses arranged by the Baptist Association. Update Safeguarding training sessions for Levels 2 and 3 were held in June 2025. Although many of the Trustees are still compliant a decision was taken at a Trustees meeting in 2024 that all Trustees would seek to attend the June 2025 training course in order to update their skills and knowledge.

Level 1 Safeguarding Videos and other such material issued by the Baptist Association which appertains to the care of children and young people, and adults at risk are shown at Church Meetings.

13.3 Working with Adults at Risk within the Church

All Trustees, Leaders, and Volunteers who are engaged in activities with Adults at Risk in Greenfield, are required to attend relevant training courses arranged by the Baptist Association. Updated training sessions was undertaken in June 2025.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with adults at risk.

A Soup Station 'Entry and Behavioural Policy', designed to safeguard both volunteers and guests, is operational and complies with the requirements of Greenfield's Insurers.

13.3 Recruitment of Volunteers

A robust Recruitment of Volunteers policy and procedure, designed to meet Safeguarding Standards for 'Working with Children' and 'Working with Adults at Risk', is operational at Greenfield. **Application forms** and **References** are always considered essential.

14. HEALTH AND SAFETY

Greenfield Church Trustees recognise their responsibilities under the auspices of 'Health and Safety'. Health and Safety features as a standard agenda item at all Trustees' meetings and church meetings, and the Health and Safety Administrator delivers a report at each meeting. Department leaders, church members and regular attenders are reminded of the importance of reporting 'near-miss' episodes as well as actual accidents. An Accident Report book is available outside the Church Admin Office.

The Health and Safety policy was revised in March 2025.

15. RISK ASSESSMENT/POLICIES/PROCESSES

A document version control system is operational for all policies and as a result policies are regularly updated in accordance with the control system; unless specific circumstances require that review date to be brought forward.

Copies of risk assessments, policies or processes can be made available to church members on request.

This report relates to 2024. An updated chart was created in March 2025 and this current chart can be found within this booklet in the pages following the Greenfield Baptist Church Privacy Notice.

16. MISSION WORK and OUTREACH

Mission work is integral to the advancement of the Christian faith, and Greenfield Church's community shows strong commitment to a range of mission work activities. The financial section highlights the various donations made to mission work during 2024.

16.1 Developing the work of Mission

Facebook and other Social Media Various social media platforms have been crucial in communicating and sharing of the gospel message. A specific risk assessment has been established in order to manage the use of digital platforms and social media.

The weekly Soup Station - The financial and practical support of church members and the local community in aid of the Soup Station is greatly appreciated. Donated food items and personal hygiene products are regularly provided by local supermarkets, as well as by church attendees, and their support is similarly greatly appreciated.

Street Connect - Greenfield, inspired by visits from representatives of 'Street Connect' in Glasgow, has been financially supporting the street mission at Glasgow. The work of 'Street Connect' now includes outreach cafes and community recovery groups. Apart from their engagement in residential 'rehab' work, 'Street Connect' has greatly expanded the range of their work and commitment to those in need of the valuable and expanding support network.

Support from Bethel Church – Every few months a Greenfield evening service is held at Bethel Chapel, Seaside. Bethel was one of the mother churches responsible for the setting up of Greenfield and it is a joy to be able to occasionally congregate at Bethel.

Hope Home Thailand - As a group, the Greenfield Junior Church continues its regular support of the mission work at Hope Home in north-west Thailand. This worthy cause, established under the auspices of the British Missionary Society, provides a home and refuge for children with severe disabilities. Members of the Junior Church receive periodic 'jottings' from Judy Cook the BMS Mission Leader at Hope Home updating them on the work in Hope Home.

16.2 Church Newsletters

The weekly newsletter is an additional and valuable source for communicating church news and associated information. Copies are usually distributed at Sunday and Tuesday services. Currently over 300 are also despatched digitally. This is a meaningful way for friends across the UK and some even further afield, to engage with church at Greenfield and thereby expand the Greenfield community.

16.3 Newspaper Outreach

The Minister contributes a weekly column conveying a Christian message to the local newspaper 'Llanelli Star'. Readership extends across Llanelli and outlying districts and this provides a further opportunity of sharing God's word within the local community.

The Minister continues in his engagement as a Hospital Chaplain at Ward 9, Prince Philip Hospital. He is additionally engaged in supporting individuals and families who approach the church for pastoral care and assistance to deal with domestic needs.

17. CHARITY WORK

17.1 Special Offerings

The church supports local and national charities, principally through offerings taken at all Communion Services throughout the year and during Tuesday morning services. These charitable offerings are augmented by specific

fund-raising activities organised by various church departments and by designated retiring collections. The breakdown of these Special Offerings can be seen in the financial section of this report.

17.2 Church Members engaged in Designated Charity Work

Several church members are regularly engaged in charity work for a range of local and national charities, including Christian Aid, Llanelli Talking Newspaper, Blood Cancer UK, Torch Christian Fellowship, Age Cymru Sir Gâr, Cancer Research, British Heart Foundation, Barnardo's, Parkinson's UK, Trussell Food Bank. A member of the church congregation is regularly involved in school visits promoting 'Open the Book'. To quote Matthew 13: 'Sowing seeds all the time keep on sowing, keep on growing;

And Romans 10:14 for 'how can they believe in the one of whom they have not heard?'

18. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

Greenfield, as one of the largest and most centrally situated churches in Llanelli, is often used for special, formal fundraising events.

The Trustees of the church are supportive of the use of the chapel by selective external organisations. Various local schools utilise the facilities for concerts and prize giving events. Local choirs use the facilities for concerts, auditions or as a rehearsal venue.

The church lettings policy accords with guidance from Greenfield's Insurers. The church secretary is the main point of contact in respect of church lettings so that the appropriate insurance and regulatory checks can be consistently undertaken.

19. TECHNOLOGICAL AIDS.

Technology, including the use of audio-visual equipment, has become an integral part of worship, outreach and mission. The Trustees are extremely grateful for the valuable services provided by church members in organising and operating the various technical services e.g., the church website, projection of hymns and readings during services and other technical aids.

Loop systems for individuals with hearing loss are installed in both the chapel and the schoolroom.

20. GREENFIELD PREMISES.

20.1 Beneficial Ownership

The church is the beneficial owner of the following asset - the church premises - the legal title of which is held by the church's custodian Trustees – The Baptist Union Corporation Ltd.

20.2 The Chapel

The 167-year-old church building is subject to a constant need of upkeep and maintenance. Greenfield is a Grade 2 listed building, and this imposes restrictions and constraints on the building, development and repair work permitted. Previous experience has demonstrated that, as a listed building, in a prominent area of the town, repair and replacement have had to be consistent with original materials, impacting heavily on cost.

During 2024 the church organ was completely refurbished and also the heating system was upgraded with the installation of a new boiler. Operationally, as a result of this new heating system, the heating system can be isolated to operate only in the schoolroom or only in the main church building if so required.

20.3 Church Manse

The church does not currently own a manse. Some financial provision is, however, retained in a Manse Fund specifically for the purpose of supporting a minister of the church in need of housing accommodation. The Manse Fund is registered as a separate Charity – Registration Number 226501.

20.4 Buildings Survey

The church is insured with the Baptist Insurance Company. A quinquennial (5 year) survey was undertaken in 2022. A comprehensive report was received from CJ Consulting any recommendations have been acted upon.

21. FINANCIAL STATEMENTS

The Trustees are jointly and severally responsible for ensuring that complete and accurate financial statements are prepared for each financial year and that they submitted to the Charity Commission within the designated timeframe. These statements are required, by law, to provide a true and fair account of that Charity and of the surplus or deficit for the respective financial year.

The Trustees are required to:

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

The accounts of Greenfield Baptist Church are prepared on a 'Receipts and Payments' basis. The Accounts and Statements of Assets and Liabilities for the year ending 31 December 2024 are set out in the Financial Section of this Church report.

At a Church meeting held on 26th February 2024 it was agreed that in future the accounts would be externally examined each year rather than every five years. The current internal examiners will continue to operate in a supportive role offering assistance, as requested, to the Church Treasurer.

21.1 Finance Regulations

The Financial Regulations Policy and Procedure was implemented in 2016 and the review delayed due to Covid. A comprehensive review commenced in 2023. The revised policy and procedure was undertaken in 2025.

21.2 Payment of Trustees

The Minister of the church continues to be the only Trustee who is remunerated by the church charity.

21.3 Principal Funding Sources

The main source of church income is derived from the generous regular offerings of church members and other worshippers. Legacy income and Gift Aid income, including the Gift Aid Small Donations (GASDS), supplement this income source. Trustees continue to encourage those who are eligible, to participate in the Gift Aid scheme. The relevant forms are available from the Church Treasurer.

Worshippers utilise differing systems for contributing to the church. Some prefer an annual contribution or to make a few contributions throughout the year. Increasingly contributions are made directly through the banking transfer system. Should any worshippers wish to avail themselves of this facility they are invited to contact the Church Treasurer for further details along with the requisite form.

When the offertory plate is handed around on a Sunday please do not think that some people do not wish to contribute or that they are not being given the opportunity to contribute. They may well not be handed the offertory plate because the collector is fully aware of the contributing nature or pattern of that particular worshipper.

Bespoke gifts for specific purposes or projects are often received by the church; many are anonymously donated and cannot, therefore, be formally acknowledged. The Church Trustees are keen to take the opportunity through this church report, to express their gratitude for these kind and generous donations which very often are given as anonymous gifts. Whilst we respect your request for anonymity we wish you to be aware of our gratitude- Diolch yn fawr iawn; thank you very much.

21.4 Pensions

The church is no longer an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"), formerly known as the Baptist Ministers' Pension Fund, until 31 December 2011 ("The Ministers' Fund").

21.4.1 Pensions Auto Enrolment

The Trustees recognise their responsibilities under Auto Enrolment of the Government Pensions.

22. BUILDING DEVELOPMENTS

22.1 Planned Preventative Maintenance

Planned, preventative maintenance is under the auspices of the church Trustees. All costs are approved in accordance with the Financial Regulations of the church.

22.2 Reactive Maintenance

Constant checking of the premises is designed to minimise the need for much reactive maintenance. Church users are encouraged to report any malfunction that they note or experience to the church secretary or one of the other deacons/trustees.

Due to the service provider removing the option of service contracts to business customers, Greenfield no longer has a service contract to cover any heating breakdown. A designated Trustee will ensure that arrangements are made for an appropriate service to be undertaken before the end of 2025.

22.3. Building improvements or developments

Obtaining quotations or securing contractors, particularly for a listed building is not always straightforward. However, the work planned for 2024 was actually undertaken within the appropriate timeframe. The Trustees wish to record their gratitude to those individuals who joined some of the Trustees to undertake the painting of the church external railings and the fitting of the light on the lane gate. The lane gate light was installed in 2024 but

please heed the Health and Safety Administrator concerns regarding church attendees walking across the uneven surface of the lanes around the chapel.

Specialist were contracted to undertake the complete refurbishment of the Harrison, Harrison organ. A new gas boiler was installed and the piping system upgraded and improved; hopefully with the added benefit of being a 'green' investment. Damage to the main roof could not be deferred and was completed using local craftspeople. Under the *Listed Places of Worship Grants Scheme* the church was able to recoup the VAT charges that were paid for the organ refurbishment, the installation of the new boiler and the roof repair.

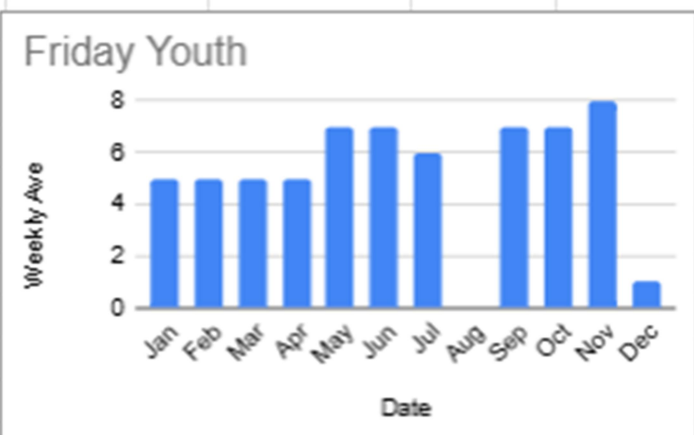
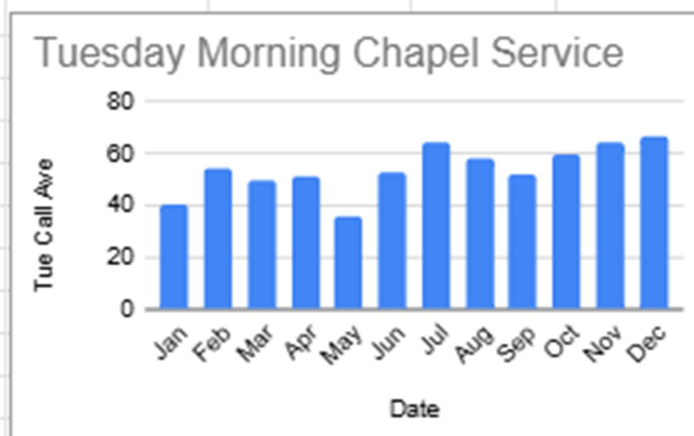
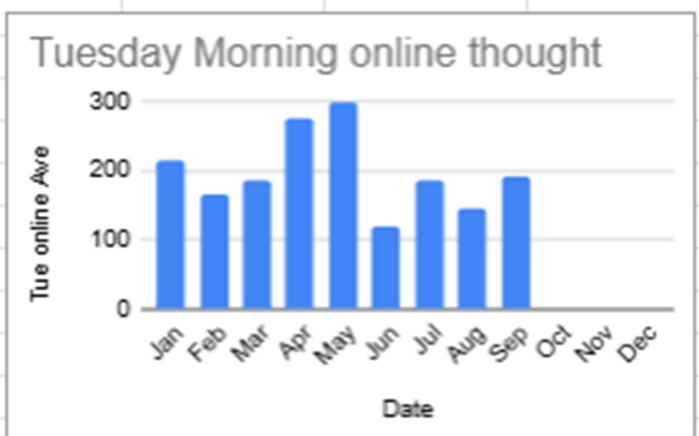
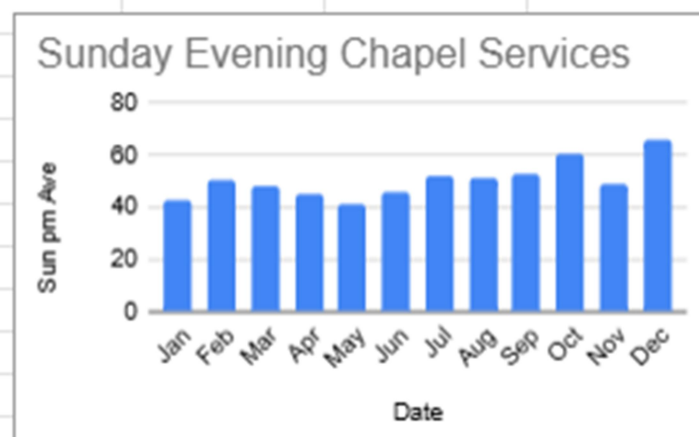
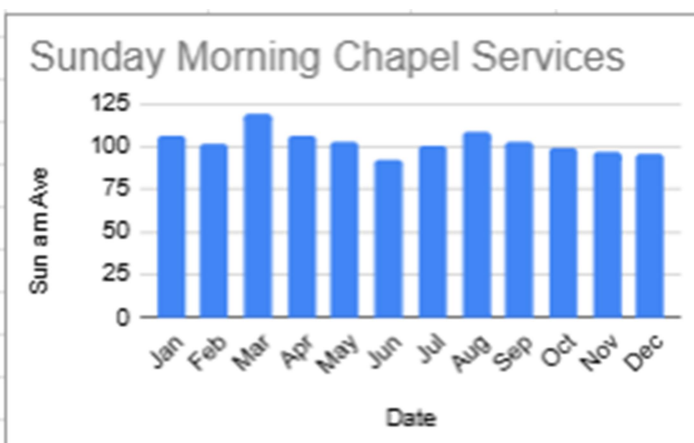
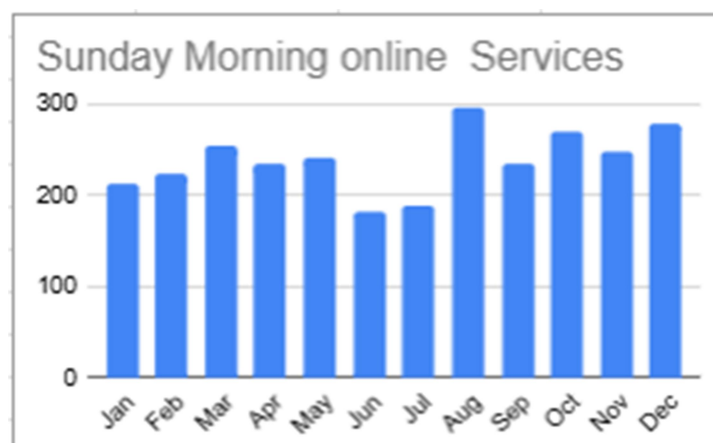
It is our standard aim to obtain three estimates for proposed work, particularly as Greenfield is Grade 2 listed building. We continue with this aim despite the realisation that it is becoming far more difficult to obtain the relevant estimates.

FORTHCOMING WORK	Rough Working Estimate	TOTAL	£79,564
The plastering and repainting of the internal walls of the chapel and subsequent decoration is now becoming an urgent requirement. Improvement work to the chapel ceiling has also been identified. There is an expectation that the scaffolding required for the work to proceed will be costly and additionally, it is anticipated that there will be a need for temporary relocation of church services. Estimates have now been received for this work and have been processed and evaluated by the Trustees Work it likely to begin early in the new year.	£16,000		
Replacement of current ceiling in the chapel	£20,000		
Repainting of exterior front porch of the church Estimates have now been received for this work and have been processed and evaluated by the Trustees Work it likely to begin early in the new year.	£1,200		
Positioning of safety rails in front rows of the gallery of the chapel.	£8,000		
Replacement of chapel windows in the Station Road aspect	£30,000		
Replace handles on kitchen cupboards	£350		
Removal of the rear pews in order to improve accessibility within the chapel. Initial discussions have been held with the relevant regulatory authorities regarding the developments designed to improve manoeuvrability for individuals with disabilities. This could entail the repositioning of some seating but the effect of these developments should prove invaluable should there be a fire within the church premises.	£3,000		
Repaint the Baptistry. Estimates have now been received for this work and have been processed and evaluated by the Trustees Work it likely to begin early in the new year.	£1014		

23. RESERVES POLICY.

The building improvements itemised in section 22 above feature within the Reserves Policy. In addition, changes to the ministerial leadership of the church at some future time, may well result in major reduction in income and this change could also create ensuing housing costs.

24. BAR CHARTS SHOWING CHURCH ATTENDANCE FIGURES



Junior Church



Soup Station



Sunday School Lisa



Sunday Youth Lisa



JOY Lisa



YAY Lisa



Social & Bible Study Lisa



TORCH



25. CONCLUSION AND REINFORCEMENT OF PURPOSE

This report from the Trustees of Greenfield Baptist Church relates to the year of 2024 and is a true reflection of the Christian work and witness of the church and its efforts to reach out to its members, friends and to the wider community. This report concludes as it has previously with the words of Psalm 67 v1-2 - 'May God be gracious to us and continue to bless us and make His face shine upon us so that His ways may be known on earth and His salvation among all nations.' As a church we continue to recognise our need of His grace and salvation in our lives. We were richly blessed in 2024 with new members joining our congregation by transfer and by baptism. We are His Church and together we seek to do His will and to grow spiritually together in worship, service and love for Christ and for each other.

End of document.

GREENFIELD BAPTIST CHURCH

England & Wales - Charity number 1150291

Accounts

Greenfield Baptist Church Llanelli

Trustees' Report for 2023

Church Address: -

Greenfield Baptist Church
Murray Street
Llanelli
SA15 1DZ

CHURCH TRUSTEES in 2024

Minister -	Rev David Jones BD
Church Secretary -	Mr Darryl Benjamin BSc
Church Treasurer -	Mrs Annette Gravell BSc MBA MSc JP
	Ms Sheenah Angelone
	Mrs Sandra Davies
	Mr Stephen Davies
	Mr Mathew Taylor BEng MSc
	Mrs Susan Wooller
	Mr Michael Wooller
	Mr Stephen Thomas
	Mrs Wendy Barnes

Bankers: -

HSBC
Vaughan Street
Llanelli

Baptist Union Corporation
Baptist House PO Box 44
Didcot

Barclays Bank
City of Cardiff branch
Cardiff

Monmouth Building Society
Union Street
Swansea

Independent External Examiner

RCA Williams
Charles & Co.
Murray Street Llanelli

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25. CONCLUSION AND REINFORCEMENT OF PURPOSE

1. GOVERNING DOCUMENT.

Greenfield Baptist Church, Llanelli (hereinafter referred to as Greenfield) is a registered charity with the Charity Commissioners of England and Wales - Charity Number 1150291.

The current governing document - 'The Constitution' - was adopted at a Special Church Meeting held on 30th April 2014.

2. CHURCH PURPOSE AND OBJECTIVES

The principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes within the United Kingdom and/or other parts of the world.

Greenfield seeks to proclaim the Gospel of Jesus Christ and aims to be a warm and welcoming community of faith.

In terms of Christian witness Greenfield strives to ensure good stewardship of the resources and talents that God has provided and aims to be a living witness to God's grace, at the heart of Llanelli.

3. GREENFIELD CHURCH VALUES

Greenfield seeks to demonstrate God's love through word and action, valuing each other as individuals, and modelling on Jesus' example. These values can only be achieved by reliance on God's grace, love and power; ever recognising the limits of our own strength or ability. At Greenfield we are committed to being a body led by the Spirit of God; seeking God's will and purpose in all we do in His name. Building and developing relationships with God and with one another are vital aspects of our life as a church and the foundation of our Christian faith and hope.

Baptists have a passionate belief in the uniqueness of Jesus, the importance of personal faith, and the expression of that faith through Believers' Baptism. As a gathered community of Believers at Greenfield, we seek to discern the will of God by ensuring that:-

- our structure is not hierarchical; we seek to work together for good, aiming to establish a "priesthood of all believers" and committed to informing others about God's love, which extends to all.
- by recognition that we are not in this alone, and therefore we seek to associate with fellow Baptists as well as Christians from other churches locally, nationally, and globally.
- by welcoming and encouraging those who are seeking to learn more of the Christian faith.

4. THE MINISTER

The Rev David Jones continues to serve the church with unfailing Christian commitment. He has been the minister at Greenfield since September 1989. Through his witness, and outreach into the community, church membership has not just been sustained but has increased. With the unfailing support and encouragement of his wife Yvonne, the community spirit of the church continues to flourish.

5. CHURCH TRUSTEES.

The Minister, as defined by his role and responsibilities, is deemed to be a Church Trustee. Greenfield Church Constitution purports that a maximum, of up to twelve additional Trustees, are elected from among the baptised church members. Trustees at Greenfield are elected for an initial four-year term with the opportunity to be nominated for re-election at the end of each four-year term. The role of district deacon is incorporated into the role of a Trustee.

There are inherent legal responsibilities constituent with the role of Trustee. Prospective Trustees at Greenfield are apprised of the Baptist Union's guidelines and the Charity Commission requirements for Trusteeship prior to submitting their name for consideration as a Trustee. It is acknowledged by all Greenfield Trustees that each has a personal responsibility to keep up-to-date with Charity Commission guidelines for Trusteeship.

Trustees recognise a duty under Common Law to act in the best interests of the charities they serve. Trustees should neither benefit from the charity nor be influenced by their own wider interests when involved in decisions affecting the charity. Trustees of charitable organisations have a legal duty to avoid conflicts of interest under s175 of the Companies Act 2006. A Conflict-of-Interest Protocol is operational at Greenfield.

The Church Secretary and Church Treasurer are acknowledged as the Senior Officers of the church. They are appointed from within the group of Church Trustees, in accordance with the Church Constitution

6. CHURCH MEMBERSHIP

During 2023 Greenfield witnessed 3 baptisms and received 3 additional member by profession, transfer, and restoration.

In the year 2023 6 members sadly passed away and 2 transferred their membership.

7. CHURCH SERVICES AND MEETINGS

The current monthly schedule of church services is listed at the beginning of this document.

In March 2020 the first recorded Sunday morning service was 'uploaded' on YOUTUBE and FACEBOOK. Since that time weekly services, including Daily Thoughts, have been recorded and are still accessible.

The drive and ambition of our Minister coupled with the technical capability of Darryl Benjamin, the Church Secretary have been the motivation for extending the reach out into the community to church members no longer able to attend worship and to friends, old and new, both near and far.

Special Services

Open-air services are held within the church grounds at key times during the Christian calendar, and members of the local community are also warmly welcomed. The support of the local Salvation Army Band, which regularly accompanies the annual outdoor Christmas Carol Service, is greatly appreciated and adds another dimension to the welcome and witness of this special time of year.

7a COMMENTS FROM SOME OF THE DEPARTMENTS

THE GALLERY GANG

With the lifting of Covid restrictions it was possible for the congregation to meet once again inside Greenfield. However, there were initially some restrictions regarding seating proximity. A polite request was made by church officers for the more able-bodied members of the congregation to take seats upstairs so that the less abled might be seated on the ground floor. Thank you to all who embraced this request. It was clearly apparent that age was not a defining factor in terms of being able bodied! Those who have regularly congregated upstairs have now affectionately become known as the 'Gallery Gang.'

SUNDAY MORNING COFFEE SPOT

Another post Covid development has been the introduction of the 'Coffee Spot' which was introduced in 2023.

Following the conclusion of the morning service coffee is served in the front of the church for any members of the congregation who wish to remain and socialise with others.

The success of this venture is clearly evident with an average of 24 remaining. This facility permits members of the congregation to engage in conversation with persons that they might otherwise not have the opportunity to converse with.

Thanks to all who have made this venture a success

MEN'S FELLOWSHIP

Philip Hooper, one of our church members organises this fellowship with support from Trustee Stephen Davies. The fellowship meets in the evening of the third Monday of the month from 7p.m. until approx. 8.30 p.m. It is open to any male members of the church but friends from outside of the church are warmly welcomed to join. Speakers are arranged by Phil with an interesting range of topics – from local history, Welsh culture and Roman History.

An annual trip is scheduled each May leaving Llanelli at 08.30 and scheduled to return around 7-8p.m. This trip is open to all members of the church including ladies and friends. At the end of November the fellowship is augmented by additional males from within the church with the purpose of forming a male choir. The Men's Fellowship leads one of the services during Advent and the choir takes an important role in the service.

Phil's invites anyone who is free on the third evening of the month
"Come and join us - you are most welcome."

TORCH CHRISTIAN FELLOWSHIP

Following many months of prayer and discussion the Torch Christian Fellowship held its first meeting at Emmanuel Baptist Church in Llanelli on 4th February 2006. A Torch group had previously met at Bethania Baptist Church but that had disbanded many years earlier. The Torch Fellowship Group at Emmanuel was very successful and operated until the Covid crisis intervened. During that period of Covid closure many issues, and particularly those of a logistical nature, impacted on the reopening process. With the encouragement of the Rev David Jones the meeting venue changed to a more central location at Greenfield Baptist Church and the Torch Group became established at Greenfield from September 2022.

In February 2023 the Officers of Greenfield and the Officers of Torch Trust signed a Partnership Agreement with the Torch Trust recognising the establishment of the Llanelli Torch Fellowship Group at Greenfield. This Partnership Agreement confirms the status of the group, in terms of its governing structure and indicates that the Torch Fellowship Group will operate within the structures, policies and procedures of Greenfield Baptist Church.

An extract from the Torch Website

"Torch Fellowship Groups - People with sight loss are more likely to feel lonely and isolated from those around them. Yet each of us has a deep-rooted need to connect with other people and develop relationships within caring supportive communities. Torch Fellowship Groups provide a wonderful way for people with sight loss to connect with each other and with sighted people. They offer a warm welcome, hospitality, companionship and the opportunity for Christian fellowship. Over 60 groups meet around the UK, often on a monthly basis. Each group is independent but works in partnership with Torch to offer encouragement and support to their members. Our groups are made up of blind and partially sighted people along with sighted people. They provide a relaxed environment to explore the Christian faith and build friendships with others. Groups vary as much as the individuals who participate in them. Torch is passionate about helping churches reach out into their communities to support people with sight loss."

The Torch Fellowship meets on the first Saturday of the month (except in August) from 2.30p.m. to 4.00p.m. Thank you to all the volunteers at Greenfield who have made the transition to Greenfield so successful.

SOUP STATION

The Wednesday evening Soup Station operated, as a consequence of the Covid situation, as a door service only. However, the original format has now been restored offering a more convivial service with guests now invited indoors to consume their meal and engage socially with others. The response for additional volunteers has been amazing. All the new volunteers will be processed through the DBS (Disclosure and Barring Scheme) checking system before they are added to the rota.

Junior Church -2023

Junior Church is held every Sunday morning in the church schoolroom.

This is a wonderful opportunity for the children and grandchildren of church members and friends to enjoy learning bible stories, singing and participating in crafts relating to the stories they have listened to. We have a team of dedicated teachers who teach the children on a rota basis. The children participate in various church services during the year by singing typically in the Harvest Service and annual Toy Service.

The Junior Church children also perform the Nativity Play every December. In July 2023 some of the children aged 8– 15 years attended the annual 'Spree Wales' weekend event at Carmarthen. An Event that was organised by the Christian organisation 'Urban Saints'.

Greenfield adheres to Baptist Union Child Protection Schemes. – Safe to Grow. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation. All teachers of the Junior Church are volunteers and are DBS checked (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

Friday Club- 2023

Greenfield Friday Club is held every Friday during school terms 6pm-7:15pm for children of ages 6yrs to 12 yrs. The older youth 13-15yrs enjoyed a film night with hot dogs and some trips to some Youth Meetings in Carmarthen during 2023. A call at McDonalds on the way to Carmarthen was greatly looked forward too and a firm favourite with everyone on these trips! Friday Club is always informal with games and crafts for the younger children. There is also squash and a tuck shop for sweets. The evenings are closed with a short bible story/epilogue.

Greenfield adheres to Baptist Union Child Protection Schemes. – Safe to Grow. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation. All leaders of the Friday Club are volunteers and are DBS checked (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

8. PASTORAL CARE

The Minister leads the church in respect of Pastoral Care. He is supported by the Trustees in their combined role as district deacons. Church membership is currently structured into ten districts; each with its own district deacon and district officer. Pastoral care is an integral part of the responsibilities of district deacons, who are expected to operate as specific and trusted links to members within their designated districts. Invoking, where necessary, the beneficial support of their respective district officer, deacons are expected to support the Minister by providing a major part of the pastoral care structure within their designated district. Additionally, many church members are proactive in providing care and support to other members of the church community, and we thank God for this important and caring ministry that is undertaken in His name.

9. CHURCH WEBSITE AND DIGITAL PLATFORMS

The church website is a valuable source for promoting Christian worship and specifically Greenfield's mission. It plays a crucial role in extending and expanding the ministry at Greenfield. The website is updated regularly and provides information relating to all church activities. The church is extremely fortunate to have a member who, as a committed volunteer, sets up and consistently manages the church website.

Greenfield's web address is: www.greenfieldchurch.net

The Trustees of Greenfield recognise their responsibility to provide adequate guidelines, processes and restrictions, in the safe use of digital / social media. Designated Trustees are involved in the managing of Greenfield Social Media accounts. A specific risk assessment has been established which seeks to ensure that any behaviour, or anything communicated or posted online, is not at variance with Greenfield's Christian ethos, nor liable to adversely affect Greenfield's legal standing and reputation. It is appreciated that the impact of Covid 19 restrictions and the increased use by Greenfield of digital platforms has resulted in extending the outreach of the Greenfield congregation. The church at Greenfield warmly welcomes the many individuals, now from much broader and extended horizons, who regularly or perhaps just occasionally access Greenfield services, newsletters and other messages.

10. CHURCH ADMINISTRATION

The administration of the church is the shared responsibility of the Minister and the Trustees.

All matters requiring the approval of church members are submitted by the Trustees to one of the three church members' meetings held annually. Additional church meetings may be held as required. Minutes, recording decisions taken, are kept in accordance with the Church Constitution.

During Covid lockdowns the Baptist Association appointed Ellis Whittam – Employment Law and Health and Safety Advisors to provide guidance to church Trustees. Whilst recognising that Church Members meetings were a key feature of Baptist practice and, also their importance to the functioning of the church the advisor's questioned the wisdom of holding actual meetings during Covid. The option of on-line church meetings was considered by Ellis Whittam who ultimately questioned the level of inclusivity possible. No church meetings were held at Greenfield during the difficult Covid periods. When urgent decision making was crucial Greenfield Trustees followed guidance from the Baptist Association. Any decisions that Trustees had to make on behalf of the church were later ratified by church members at an actual church meeting. All such decisions have now been ratified.

11. MANAGEMENT OF RISK

“All aspects of life involve risk and the church is no exception. The Charity Commission expects trustees of charities to assess the risks, they carry and to take steps to mitigate those risks” (*statement from the Association of Church Accountants and Treasurers*).

11.1 Risk Register

Greenfield has a comprehensive Risk Register which is reviewed annually (unless there is a specific need or requirement to review within that period). The Risk Register is structured under the following headings: -

- Governance, Statutory, Regulatory, Compliance
- Operational
- Financial
- External

11.2 Risk Assessments

The church Trustees acknowledge their duty to recognise and assess risks to which the church is exposed and to establish methods or ways to mitigate such risks. Risk Assessments are structured under the following headings:-

- Safeguarding and respect for others
- Establishing and maintaining a safe environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution.

Specific risk assessments created specifically as a consequence of the Covid pandemic have now been withdrawn. However, many aspects of church life have changed or been amended as a result and as a consequence all Risk Assessments and Processes were subject to a thorough and comprehensive review in 2023. An updated chart relating to Risk Assessments, Policies and Processes can be found at Section 15 below.

12. CHURCH POLICIES AND PROCEDURES

Greenfield Trustees recognise the importance of having policies and procedures in respect of operational matters; many are directed or influenced by the risk assessment process. Various policies and procedures have been introduced which aim to direct operational matters and promote regulatory compliance and many are recommended or required by the Charity Commission. Greenfield policies and procedures are structured under the same five headings as the risk assessments:

- Safeguarding and Respect for Others
- Establishing and maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

Copies of all Policies and Procedures are held on file in the Church Admin Office. Individual copies are obtainable from the Church Secretary. An update of current policies can be found in Section 15 below.

13. SAFEGUARDING

13.1 Children and Young People

Greenfield adheres to Baptist Union Child Protection Schemes. – *Safe to Grow*. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

All Trustees, Leaders and Volunteers attend relevant training courses arranged by the Baptist Association. Update Safeguarding training sessions for Levels 2 and 3 were held in January 2023.

Level 1 Safeguarding Videos and other such material issued by the Baptist Association which appertains to the care of children and young people are shown at Church meetings.

13.2 Working with Adults at Risk within the Church

All Trustees, Leaders, and Volunteers who are engaged in activities with Adults at Risk in Greenfield, are required to attend relevant training courses arranged by the Baptist Association. Updated training sessions were held in January 2023.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with adults at risk.

A Soup Station 'Entry and Behavioural Policy', designed to safeguard both volunteers and guests, is operational and complies with the requirements of Greenfield's Insurers.

13.3 Recruitment of Volunteers

A robust Recruitment of Volunteers policy and procedure, designed to meet Safeguarding Standards for 'Working with Children' and 'Working with Adults at Risk', is operational at Greenfield. Application forms and References are always considered essential.

14. HEALTH AND SAFETY

Greenfield Church Trustees recognise their responsibilities under the auspices of 'Health and Safety'. Health and Safety features as a standard agenda item at all Trustees' meetings and church meetings, and the Health and Safety Administrator delivers a report at each meeting. Department leaders, church members and regular attenders are reminded of the importance of reporting 'near-miss' episodes as well as actual accidents. An Accident Report book is available outside the Church Admin Office.

Health and Safety measures were greatly intensified during pandemic and appropriately risk assessed. These measures were clearly communicated to church users.

15. RISK ASSESSMENTS, POLICIES AND PROCESSES UPDATE CHART

Category	Risk Assessment/Policies/Processes	Position
SAFEGUARDING AND RESPECT FOR OTHERS	Working with Children	Update Safeguarding training held in January 2023. The two Risk Assessments and the two respective policies have been reviewed and updated as necessary. Updated DBS checks undertaken 2023/2024.
	Working with Adults at Risk	
	Appointing and managing Volunteers	Ongoing as per current policy
	DBS Checking Processes	Ongoing process
	Soup Station Protocols	Service is currently door duty only but it is hoped that this will change in 2024.
	Entry and Behavioural Policy for Soup Station	

Category	Risk Assessment/Policies/Processes	Position
ESTABLISHING AND MAINTAINING A SAFE ENVIRONMENT	Food Safety and Hygiene	Food Safety Training sessions held in January 2023 for all who are involved in preparing or handling food at Greenfield. The Food Safety and Hygiene Risk Assessment was then reviewed and the Food Safety and Hygiene Policy amended accordingly.
	Slips, Trips and Falls	These Risk Assessments were reviewed during 2023.
	Working at Height	
	Lone Working	
	Use of Church Baptistry	
	Approaching the Church Perimeter	
	Fire Safety Alarm Testing	Regular, ongoing process
	Emergency Evacuation of the Church Premises	Ongoing process of fire marshalling for all and evacuation practice will be undertaken at times during the year so that all congregations can be involved.
	First Aid Procedures and Reporting	Ongoing process

Category	Risk Assessment/Policies/Processes	Position
FINANCIAL	Church Financial Regulations and Banking processes	Financial regulations policy subject to review Autumn 2023.
	Appointment of Internal Examiners	Process unchanged 2023
	Appointment of External Examiners	Process unchanged 2023

Category	Risk Assessment/Policies/Processes	Position
STATUTORY, REGULATORY AND LEGAL	Data Protection	Process unchanged 2023
	Data Retention & Archive Policy	Process unchanged 2023
	Conflict of Interest	Protocol established and operational
	Appointment of TRUSTEES	In accordance with Greenfield Church constitution
	Appointment of Church Officers	
	Church Music Licence	Updated annually with CCLI
	Use of CCTV in an around church premises	Process unchanged 2023
	Use of Digital and Social Media	Process unchanged 2023

Category	Risk Assessment/Policies/Processes	Position
DISPUTE RESOLUTION	Greenfield Employee's Grievance Policy	Subject to review Feb 2023.
	Greenfield Disciplinary Policy	
	Dealing with Capability in the Greenfield Workplace	
	Dealing with complaints	Subject to review July 2023.

16. MISSION WORK

Mission work is integral to the advancement of the Christian faith, and Greenfield Church's community shows strong commitment to a range of mission work activities. The financial section highlights the various donations made to mission work during 2023.

16.1 Developing the work of Mission

Facebook and other Social Media – Particularly during lockdown various social media platforms have been crucial to communication and sharing of the gospel message. A specific risk assessment has been established in order to manage the use of digital platforms and social media.

The weekly Soup Station - The financial and practical support of church members and the local community in aid of the Soup Station has been greatly appreciated, particularly during the period of pandemic. Donated food items and personal hygiene products are regularly provided by local supermarkets, and their support is similarly greatly appreciated.

Street Connect - Greenfield, inspired by visits from representatives of 'Street Connect' in Glasgow, now makes regular contributions to their developing cause of street mission and particularly drug addiction. The work of 'Street Connect' now includes outreach cafes and community recovery groups. Apart from their engagement in residential 'rehab' work, 'Street Connect' has greatly expanded the range of their work and commitment to those in need of the valuable and expanding support network.

Support from Bethel Church - Some health and safety measures during the Covid crisis restricted the continuous use of Greenfield at certain times of the week. The church Trustees were extremely grateful for the generosity of the Trustees of Bethel, Seaside for allowing the young people, under the leadership of Lisa Isaac, to utilise the facilities at Bethel.

The Digital Junior Church - the church Trustees were greatly encouraged by the fact that the Greenfield Junior Church sought to continue meeting during the church closure by utilising social media platforms. Appropriate Risk Assessment procedures were followed. A report about the work of the Junior Church can be found at section 7a above.

Hope Home Thailand As a group, the Greenfield Junior Church continues its support of the mission work at Hope Home in north-west Thailand. This worthy cause, established under the auspices of the British Missionary Society, provides a home and refuge for children with severe disabilities. Members of the Junior Church receive periodic 'jottings' from Judy Cook of the BMS updating them to the situation in Hope Home.

16.2 Church Newsletters

The weekly newsletter is an additional and valuable source for communicating church news and associated information. Copies are usually distributed at Sunday and Tuesday services. Over 260 are despatched digitally.

During lockdown church newsletters were a crucial means of keeping in touch with the expanding community of Greenfield.

16.3 Newspaper Outreach

The Minister contributes a weekly column conveying a Christian message to the local newspaper 'Llanelli Star'. Readership extends across Llanelli and outlying districts and this provides a further opportunity of sharing God's word within the local community.

The Minister continues in his engagement as a Hospital Chaplain at Ward 9, Prince Philip Hospital. He is additionally engaged in supporting individuals and families who approach the church for pastoral care and assistance to deal with domestic needs.

17. CHARITY WORK

17.1 Special Offerings

The church supports local and national charities, principally through offerings taken at all Communion Services throughout the year and during Tuesday morning services. These charitable offerings are augmented by specific fund-raising activities organised by various church departments and by designated retiring collections. The breakdown of these Special Offerings can be seen in the financial section of this report.

17.2 Church Members engaged in Designated Charity Work

Several church members are regularly engaged in charity work for a range of local and national charities, including Christian Aid, Llanelli Talking Newspaper, Blood Cancer UK, Torch Christian Fellowship, Age Cymru Sir Gâr, Cancer Research, British Heart Foundation, Barnardo's, Parkinson's UK, Trussell Food Bank, and the Cancer Information Support Services. A member of the church congregation is regularly involved in school visits promoting 'Open the Book'. To quote Matthew 13: 'Sowing seeds all the time, keep on sowing, keep on growing; for 'how can they believe in the one of whom they have not heard?' Romans 10:14.

18. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

Greenfield, as one of the largest and most centrally situated churches in Llanelli, is often used for special, formal fundraising events.

The Trustees of the church are supportive of the use of the chapel by selective external organisations. Various local schools utilise the facilities for concerts and prize giving events. Local choirs use the facilities for concerts, auditions or as a rehearsal venue.

The church lettings policy accords with guidance from Greenfield's Insurers. The church secretary is the main point of contact in respect of church lettings so that the appropriate insurance and regulatory checks can be consistently undertaken.

19. TECHNOLOGICAL AIDS.

Technology, including the use of audio-visual equipment, is an integral part of worship, outreach and mission. The Trustees are extremely grateful for the valuable services provided by church members in organising and operating the various technical services e.g., the church website, projection of hymns and readings during services and other technical aids.

Loop systems for individuals with hearing loss are installed in both the chapel and the schoolroom. Recent modifications have been made to the church sound system to improve the quality of sound.

20. GREENFIELD PREMISES.

20.1 Beneficial Ownership

The church is the beneficial owner of the following asset - the church premises - the legal title of which is held by the church's custodian Trustees – The Baptist Union Corporation Ltd.

20.2 The Chapel

The 166-year-old church building is subject to a constant need of upkeep and maintenance. Greenfield is a Grade 2 listed building, and this imposes restrictions and constraints on the building, development and repair work permitted. Previous experience has demonstrated that, as a listed building, in a prominent area of the town, repair and replacement have had to be consistent with original materials, impacting heavily on cost.

20.3 Church Manse

The church does not currently own a manse. Some financial provision is, however, retained in a Manse Fund specifically for the purpose of supporting a minister of the church in need of housing accommodation. The Manse Fund is registered as a separate Charity – Registration Number 226501.

20.4 Buildings Survey

The church is insured with the Baptist Insurance Company. A quinquennial (5 year) survey was undertaken in 2022 by CJ Consulting and a comprehensive report has been received.

21. FINANCIAL STATEMENTS

The Trustees are jointly and severally responsible for ensuring that complete and accurate financial statements are prepared for each financial year. These statements are required, by law, to provide a true and fair account of that Charity and of the surplus or deficit for the respective financial year.

The Trustees are required to:

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

The accounts of Greenfield Baptist Church are prepared on a 'Receipts and Payments' basis. The Accounts and Statements of Assets and Liabilities for the year ending 31 December 2023 are set out in the Financial Section of this Church report.

At a Church meeting held on 26th February 2024 it was agreed that in future the accounts would be externally examined each year rather than every five years. The current internal examiners will continue to operate in a supportive role offering assistance to the Church Treasurer when requested.

21.1 Finance Regulations

The Financial Regulations Policy and Procedure was implemented in 2016 and the review delayed due to Covid. A comprehensive review commenced in 2023. The revised policy and procedure will be ratified in 2024.

21.2 Payment of Trustees

The Minister of the church continues to be the only Trustee who is remunerated by the church charity.

21.3 Principal Funding Sources

The main source of church income is derived from the generous regular offerings of church members and other worshippers. Legacy income and Gift Aid income, including the Gift Aid Small Donations (GASDS), supplement this income source. Trustees continue to encourage those who are eligible, to participate in the Gift Aid scheme. The relevant forms are available from the Church Treasurer.

Increasingly worshippers now contribute directly through the banking system. Any other worshippers wishing to avail themselves of this facility are invited to contact the Church Treasurer for further details and the requisite form.

Bespoke gifts for specific purposes or projects are often received by the church; many are anonymously donated and cannot, therefore, be formally acknowledged. The Church Trustees are keen to take the opportunity through this church report, to express their gratitude for these kind, generous, and so often anonymous gifts. Whilst we respect your request for anonymity we wish you to be aware of our gratitude- Diolch yn fawr iawn; thank you very much.

21.4 Pensions

The church is no longer an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"), formerly known as the Baptist Ministers' Pension Fund, until 31 December 2011 ("The Ministers' Fund").

21.4.1 Pensions Auto Enrolment

The Trustees recognise their responsibilities under Auto Enrolment of the Government Pensions Scheme. Those dates were met.

22. BUILDING DEVELOPMENTS

22.1 Planned Preventative Maintenance

Planned, preventative maintenance is under the auspices of the church Trustees. All costs are approved in accordance with the Financial Regulations of the church.

22.2 Reactive Maintenance

Constant checking of the premises is designed to minimise the need for much reactive maintenance. Church users are encouraged to report any malfunction that they note or experience to the church secretary or one of the other trustees.

Due to the service provider removing the option of service contracts to business customers, Greenfield no longer has a service contracts to cover any breakdown in respect of the heating boiler. Despite enquiries it has not been possible to secure a suitable alternative provider.

22.3. Building improvements or developments

Obtaining quotations or securing contractors has been a difficulty post Covid and this has meant that some of the planned work, although organised in 2023 was not actually undertaken in 2024.

Work completed in 2023/24

- The repainting of the perimeter railings and gates.
- A strip down and overhaul of the church organ.
- Installation of an external lantern to the lane gate entrance.
- The replacement of the church boiler and pumps along with the relocation of the schoolroom thermostat and an upgrade to the schoolroom and chapel heating timers.
- Replacement of the lower handrails to the left hand side of the gallery stairs.
- Re-fixing of lead flashing and replacement of missing tiles on the main roofing area.
- Refurbishment of the “coffee spot” meeting area including re-location of carpet from the landing area.

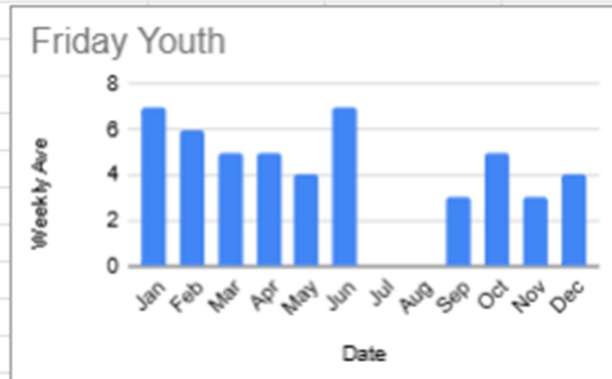
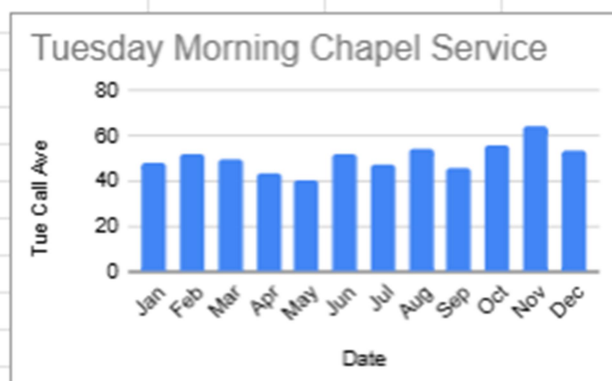
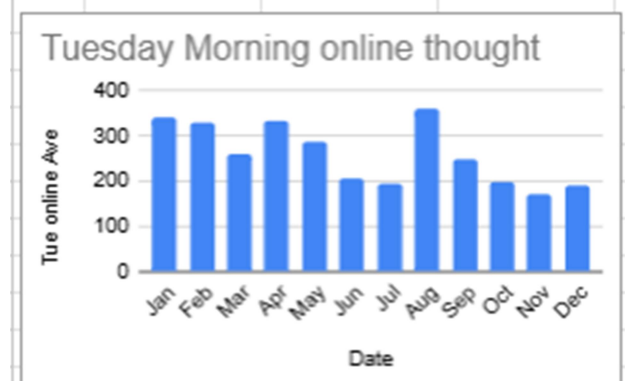
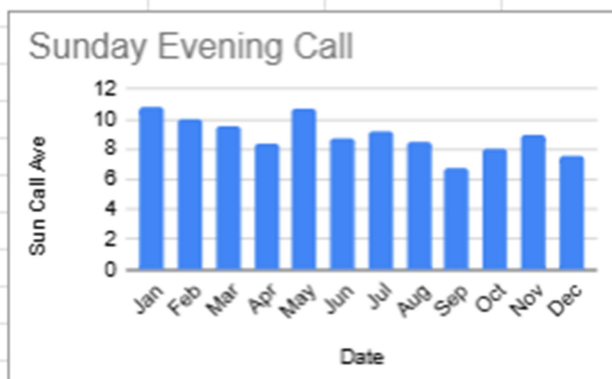
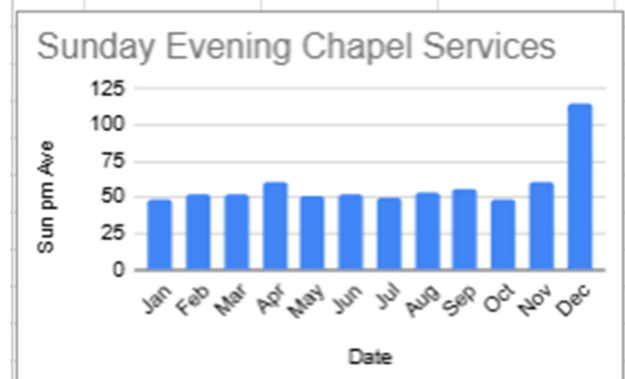
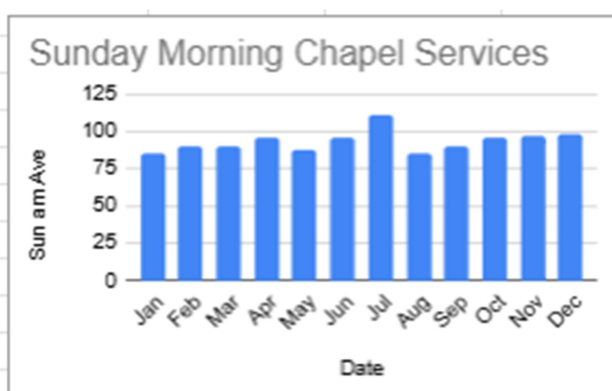
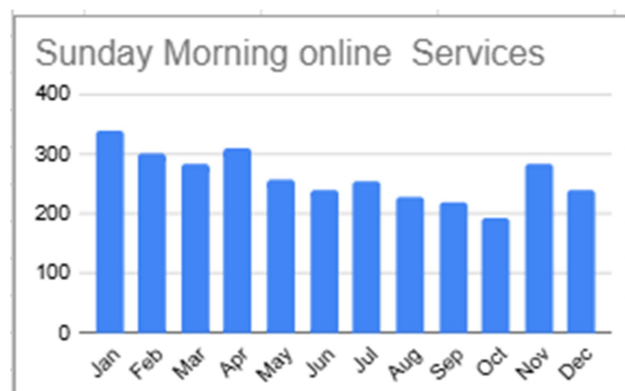
Future projects	Rough working estimate	Total £78,700
The plastering and repainting of the internal walls of the chapel and subsequent decoration is now becoming an urgent requirement. Improvement work to the chapel ceiling has also been identified. There is an expectation that the scaffolding required for the work to proceed will be costly and additionally, it is anticipated that there will be a need for temporary relocation of church services.	£16,000	
Positioning of safety rails in front rows of the gallery of the chapel.	£8,000	
Replacement of current ceiling in the chapel	£20,000	
Stabilise the render and the repainting of exterior front porch of the church	£1,000	
Replace handles on kitchen cupboards	£350	
Replacement of chapel windows in the Station Road aspect	£30,000	
Replace fault emergency lighting	£350	
Removal of the rear pews in order to improve accessibility within the chapel. Initial discussions have been held with the relevant regulatory authorities regarding the developments designed to improve manoeuvrability for individuals with disabilities. This could entail the repositioning of some seating but the effect of these developments should prove invaluable should there be a fire within the church premises.	£3,000	
Items yet to be costed from quinquennial report recommendations		
Repair to the external stone work		
Repair to rainwater goods and drainage system		
Fixing of various rails and door throughout the building		
Other items of desirable and longer term works are also being considered from the quinquennial report.		

23. RESERVES POLICY.

The building improvements itemised in section 22 above feature within the Reserves Policy. In addition, changes to the ministerial leadership of the church at some future time, may well result in major reduction in income and this change could also create ensuing housing costs.

Greenfield has agreed to support a church member through their study at the Baptist College. This support will include payment of study costs. The final portion of the study costs was made in 2024.

24 BAR CHARTS SHOWING CHURCH ATTENDANCE FIGURES



Junior Church



Soup Station



Sunday School Lisa



Sunday Youth Lisa



JOY Lisa



YAY Lisa



Social & Bible Study Lisa



TORCH



25. CONCLUSION AND REINFORCEMENT OF PURPOSE

This report from the Trustees of Greenfield Baptist Church relates to the year of 2023 and is a true reflection of the Christian work and witness of the church and its efforts to reach out to its members, friends and to the wider community. The 2022 Trustees' report concluded with the words of Psalm 67 v1-2 - 'May God be gracious to us and continue to bless us and make His face shine upon us so that His ways may be known on earth and His salvation among all nations.' As a church we continue to recognise our need of His grace and salvation in our lives. We were richly blessed in 2023 with new members joining our congregation by transfer and by baptism. We are His Church and together we seek to do His will and to grow spiritually together in worship, service and love for Christ and for each other.

End of document.

Financial Statement for the year ending 31st December 2023.

2022	RECEIPTS	<i>Note</i>	2023
£ 79,200	Offerings	1	£ 84,796
£ 18,762	Sundry Receipts	2	£ 21,415
£ 11,128	Mission Work	3	£ 13,089
£ 3,949	Communion Offerings	4	£ 7,862
£ 5,641	Charity Receipts	5	£ 1,951
£ 2,735	Church Community Social Events	8	£ -
£ 292	Departmental Receipts (Junior Church closing balance)		

£121,707	SUB TOTAL	£129,113
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£ 43,751	Movement /Transfer IN from Other Greenfield Bank Accounts	£ 4,622
£ 759	Bank Interest	7 £ 2,910

£166,217	TOTAL	£136,645
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2022	PAYMENTS		2023
£ 44,685	Pastoral and Associated Costs	9	£ 45,947
£ 7,665	Other Salaries and Associated Costs	10	£ 6,817
£ 25,325	Pension Deficit	11	£ -
£ 21,752	Mission Work	12	£ 15,621
£ 8,875	Communion Offerings	13	£ 9,545
£ 4,001	Charity Donations	14	£ 7,885
£ 2,842	Utilities	15	£ 5,526
£ 8,659	Buildings	16	£ 4,138
£ 3,780	Insurances		£ 1,616
£ 952	Stationery, Printing & Postage	17	£ 6,685
£ 6,904	Miscellaneous	18	£ 2,138
£ 2,137	Affiliation Fees		£ 1,005
£ 498	Departmental Reimbursements	21	£ 1,950
£ 3,082	Church Community Social Events	22	

£141,157	SUB TOTAL	£108,873
-----------------	------------------	-----------------

£ 25,967	Movement / Transfer to Other Greenfield Bank Accounts	20	£ 19,210
£ 79	Bank Charges		£ 84

£167,203	TOTAL	£128,167
-----------------	--------------	-----------------

£(19,450)	Balance of Receipts over Payments	£ 20,240
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DEPARTMENTAL			
£ 1,259	Receipts	6	£ 1,967
£ 389	Payments	19	£ 1,277

Note 1 - Offertories

£ 25,098	Envelopes	£ 27,490
£ 47,511	Direct Credits to Bank	£ 45,918
£ 6,591	Cash	£ 10,480
£ -	Other	£ 908
£ 79,200	TOTAL	£ 84,796

2022

£ 3,493
£ 430
£ 40
£ 941
£ 610
£ 12,379
£ 719
£ 150
£ -

Note 2 - Sundry Receipts

Donations
Soup Station
CDs/ Newsletters
Reimb/Weddings/Funerals
Flowers
Gift Aid
Utilities
Church Lettings
Reimbursement

2023

£ 7,359
£ 1,225
£ -
£ -
£ 806
£ 10,859
£ 250
£ 265
£ 651

£ 18,762

TOTAL

£ 21,415

2022

£ 7,128
£ 645
£ 1,340
£ 1,730
£ 170
£ 115

Note 3 - Mission Work

BMS World Mission
Baptist Union Home Mission
Christian Aid
Barnabus Fund
Open Doors
Other

2023

£ 2,551
£ 600
£ 4,577
£ 307
£ 805
£ 4,249

£ 11,128

TOTAL

£ 13,089

2022

£ 9,590
£ 9,590

Note 4 & 5 - Communion & Charity Offerings

Various

2023

£ 7,862
£ 7,862

2022

£ 401
£ 780
£ 77
£ 1

Note 6 - Departmental Sundry Receipts

Choir
Junior Church
Open Door
Men's Fellowship

2023

£ 736
£ 535
£ 173
£ 523

£ 1,259

TOTAL

£ 1,967

2022

Note 7 - Bank Interest

2023

£ 29	Internet Account 1	£ 339
£ 86	Internet Account 2	£ 642
£ 16	N S & I Investment Account	£ 132
£ 98	Baptist Union Ministry Account	£ 345
£ 63	Barclays Investment Account	£ 620
£ 467	Monmouth Building Society	£ 832

£ 759	TOTAL	£ 2,910
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2022	Note 8 - Church Community Social Events	2023
£ 2,205	Pantomime	£ 1,401
£ 280	Church Trip	£ 550
£ 250	Miscellaneous	£ -

£ 2,735	TOTAL	£ 1,951
----------------	--------------	----------------

2022	Note 9 - Pastoral and Associated Costs	2023
£ 34,375	Stipend and Housing Allowance	£ 36,092
£ 1,010	Pulpit Supplies	£ 555
£ 4,800	Expenses	£ 4,800
£ 4,500	College Fees & Support	£ 4,500

£ 44,685	TOTAL	£ 45,947
-----------------	--------------	-----------------

2022	Note 10 - Other Salaries and Associated Costs	2023
£ 300	Organist	£475
£ 7,365	Cleaner and Caretaker	£6,342

£ 7,665	TOTAL	£6,817
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2022	Note 11 - Pension Deficit	2023
£ 25,325	Baptist Pension Scheme Shortfall	£ -

£ 25,325	TOTAL	£ -
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2022	Note 12 - Mission Work	2023
£ 12,347	* BMS World Mission	£ 2,372
£ 720	Support for BMS Hope Home	£ 220
£ 837	Baptist Union Home Mission	£ 667
£ 2,000	Christian Aid	£ 4,575
£ 1,700	Barnabus Fund	£ 400
£ 2,200	Open Doors	£ 950
£ 873	Greenfield Soup Kitchen	£ 332
£ 600	Street Connect	£ 600
£ -	Bibles for Children Schools	£ 500
£ 175	Special (Womens' Day of Prayer)	£ 130

£ 100	Cardiff University Chaplaincy	£ -
£ 200	Stand by Me (Africa Beds Appeal)	£ -
£ 300	Leprosy	£ 670
£ 600	Christian Blind Mission	£ 350
£ 200	Good News for Everyone (formerly Gideons UK)	£ 750
£ 300	MAF	£ 350
£ 500	Cardiff Baptist College	£ 400
£ 1,200	Bible Society	£ 350
£ 500	Samaritans Purse	£ -
£ -	Daylight Christian Prison Trust	£ 350
£ -	Grace Church Soup Station	£ 255
£ -	Elim Local Foodbank	£ 1,400
£ 25,352	TOTAL	£ 15,621

**2022 total includes special donation for Ukraine*

2022	Notes 13 and 14 - Communion and Charity Offerings	2023
£ 200	British Heart Foundation	£ 250
£ 650	Cancer Research Wales	£ 250
£ 200	Motor Neurone Association	£ 200
£ 200	Save the Children	£ 500
£ 200	Versus Arthritis (formerly Arthritis Care)	£ 250
£ 400	Bloodwise	£ 600
£ 275	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	£ 250
£ 200	Parkinsons UK Association	£ 525
£ 300	Air Ambulance	£ -
£ 300	Alzheimers UK	£ -
£ 800	Macmillan	£ -
£ 350	Luhimba Project	£ 550
£ 500	Chemotherapy Unit PPH	£ 350
£ -	Royal Marsden	£ 450
£ 1,550	Llanelli Hospice	£ 2,200
£ 300	Salvation Army	£ 200
£ 500	Crisis for Christmas	£ 750
£ 500	Spurgeons (payment made January 2024)	£ -
£ 250	Blood Bikes	£ -
£ -	Red Cross Morocco Appeal	£ 600
£ -	Ty Golau Kidwelly	£ 250
£ 1,401	Benevolent Fund	£ 1,370
£ 200	Llanelli Talking Newspaper (payment made January 2024)	£ -
£ 9,276	TOTAL	£ 9,545

2022	Note 15 - Utilities	2023
£ 2,589	Light and Heat	£ 7,602
£ 253	Water	£ 283
£ 2,842	TOTAL	£ 7,885

2022	Note 16 - Buildings	2023
£ 625	General Repairs	£ 1,267
£ 6,751	Property Renovations	£ 1,622
£ 503	Fire Protection	£ 737
£ -	Grounds & Pest Controls	£ -
£ 780	Use of other premises for services	£ 1,900
£ 8,659	TOTAL	£ 5,526

2022	Note 17 - Stationery, Printing & Postage	2023
£ 952	Stationery, Printing & Postage	£ 1,616
£ 952	TOTAL	£ 1,616

2022	Note 18 - Miscellaneous	2023
£ 1,077	Licences	£ 841
£ 2,915	Technical Costs	£ 427
£ 276	Piano and Organ Tuning	£ 223
£ 267	Cleaning and Associated Costs	£ 144
£ 240	PAT Testing	£ 295
£ 727	Health & Safety & Associated Costs	£ 627
£ 2,133	Other Sundry items	£ 2,133
£ 245	CD production	£ -
£ 171	Telephone Line Rental	£ 337
£ -	Training	£ 1,208
£ -	External Examination of Accounts	£ 450
£ 8,051	TOTAL	£ 6,685

2022	Note 19 - Departmental	2023
£ -	Choir	£ -
£ 389	Junior Church	£ 427
£ -	Open Door	£ 300
£ -	Men's Fellowship	£ 550
£ 389	TOTAL	£ 1,277

2022	Note 20 - Bank Transfers to Other Accounts & Charges	2023
£ 25,967	Transfer to other Greenfield Bank Accounts	£ 19,210
£ 79	Banking Charges	£ 84
£ 26,046	TOTAL	£ 19,294

2022	Note 21 - Departmental Reimbursements	2023
£ 391	Junior Church Materials	£ 238
£ 107	Youth Materials	£ 767
£ 498	TOTAL	£ 1,005

2022	Note 22 - Church Community Social Events	2023
£ 2,293	Pantomime	£ 1,400
£ 500	Church Trip	£ 550
£ 289	Miscellaneous	£ -
£ 3,082	TOTAL	£ 1,950

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2023

HSBC - COMMUNITY ACCOUNT

Balance at 1 January 2023	£	6,051
Balance of Receipts over Payments Jan - Dec 2023	£	20,240
Transfer in from HSBC Internet A/C	£	3,000
Transfer in from HSBC Building Fund A/C	£	1,622
Transfer to Church Choir A/C	£	(10)
Transfer out to other Greenfield Building Fund A/C	£	(13,000)
Transfer to Monmouth BS	£	(5,000)
Soup Station receipts for transfer to Barclays A/C	£	(870)
Other transactions for Barclays A/C	£	(330)
Bank Charges Jan-Dec 2023	£	(84)
Outstanding	£	(881)
Balance at 31 December 2023	£	10,738

HSBC INTERNET ACCOUNT No 2 (Building Fund)

Balance at 1 January 2023	£	38,658
Interest added Jan-Dec 2023	£	642
Transfer to HSBC Community Account	£	(1,622)
Transfer from HSBC Community Account	£	13,000
Balance at 31 December 2023	£	50,678

NS&I INVESTMENT ACCOUNT

Balance at 1 January 2023	£	17,071
Interest added Jan-Dec 2023	£	132
Balance at 31 December 2023	£	17,203

MONMOUTH BUILDING SOCIETY

Balance at 1 January 2023	£	65,768
Interest added March 2023	£	832
Transfer from HSBC Community A/C Dec 2023	£	5,000
Balance at 31 December 2023	£	71,600

BARCLAYS COMMUNITY ACCOUNT

Balance at 1 January 2023	£	14,507
Balance of Receipts over Payments for Soup Station element	£	(1,644)
Outstanding in banking process	£	(1,749)
Balance at 31 December 2023	£	11,114

HSBC INTERNET ACCOUNT No 1

Balance at 1 January 2023	£	24,692
Interest Added Jan-Dec 2023	£	339
Transfer to HSBC Community Account	£	(3,000)
Balance at 31 December 2023	£	22,031

LLOYDS BANK TREASURER'S ACCOUNT

Balance at 1 January 2023	£	65,130
Balance at 31 December 2023	£	65,130

BAPTIST UNION CORPORATION FUND

Balance at 1 January 2023	£	11,602
Interest Added Jan-Dec 2023	£	345
Balance at 31 December 2023	£	11,947

BARCLAYS BUSINESS SAVINGS ACCOUNT

Opening Balance at 1 January 2023	£	65,107
Interest Added Jan-Dec 2023	£	620
Balance at 31 December 2023	£	65,727

TOTAL CASH ASSETS

£	326,168
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TOTAL MONETARY ASSETS at 31st DECEMBER 2023**BANK AND CASH BALANCES***Representing balances on the following accounts*

General Fund (Unrestricted)	£	307,790
Ministry Fund (Restricted)	£	11,947
Sunday School Legacy Fund	£	1,812
Choir Fund (Designated)	£	2,681
Open Door Fellowship (Designated)	£	192
Men's Fellowship (Designated)	£	1,249
Junior Church (Designated)	£	497
	£	326,168

LIABILITIES**NIL**

Basis of Accounts

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –

CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £3,438,638
INCLUDING ORGAN £242,488 AND CONTENTS £103,503

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION
CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF
ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2023 AS
APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

***INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF
GREENFIELD BAPTIST CHURCH, LLANELLI***

**Independent examiner's report to the trustees of Greenfield Baptist Church
Llanelli:-**

I report to the charity trustees on my examination of the accounts of Greenfield Baptist Church Llanelli (the Trust) for the year ended 31 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

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

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.

R.A. Williams

The Association of Chartered Certified Accountants

Charles & Co

Chartered Certified Accountants

3 Murray Street

Llanelli

Carmarthenshire

SA15 1AQ

Financial Statement for the year ending 31st December 2023.

2022	RECEIPTS	<i>Note</i>	2023
£ 79,200	Offerings	1	£ 84,796
£ 18,762	Sundry Receipts	2	£ 21,415
£ 11,128	Mission Work	3	£ 13,089
£ 3,949	Communion Offerings	4	£ 7,862
£ 5,641	Charity Receipts	5	
£ 2,735	Church Community Social Events	8	£ 1,951
£ 292	Departmental Receipts (Junior Church closing balance)		£-

£121,707	SUB TOTAL	£129,113
-----------------	------------------	-----------------

£ 43,751	Movement /Transfer IN from Other Greenfield Bank Accounts	£ 4,622
£ 759	Bank Interest	7 £ 2,910

£166,217	TOTAL	£136,645
-----------------	--------------	-----------------

2022	PAYMENTS		2023
£ 44,685	Pastoral and Associated Costs	9	£ 45,947
£ 7,665	Other Salaries and Associated Costs	10	£ 6,817
£ 25,325	Pension Deficit	11	£ -
£ 21,752	Mission Work	12	£ 15,621
£ 8,875	Communion Offerings	13	
£ 4,001	Charity Donations	14	£ 9,545
£ 2,842	Utilities	15	£ 7,885
£ 8,659	Buildings	16	£ 5,526
£ 3,780	Insurances		£ 4,138
£ 952	Stationery, Printing & Postage	17	£ 1,616
£ 6,904	Miscellaneous	18	£ 6,685
£ 2,137	Affiliation Fees		£ 2,138
£ 498	Departmental Reimbursements	21	£ 1,005
£ 3,082	Church Community Social Events	22	£ 1,950

£141,157	SUB TOTAL	£108,873
-----------------	------------------	-----------------

£ 25,967	Movement / Transfer to Other Greenfield Bank Accounts	20	£ 19,210
£ 79	Bank Charges		£ 84

£167,203	TOTAL	£128,167
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£(19,450)	Balance of Receipts over Payments	£ 20,240
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DEPARTMENTAL			
£ 1,259	Receipts	6	£ 1,967
£ 389	Payments	19	£ 1,277

Note 1 - Offertories

£ 25,098	Envelopes	£ 27,490
£ 47,511	Direct Credits to Bank	£ 45,918
£ 6,591	Cash	£ 10,480
£ -	Other	£ 908
£ 79,200	TOTAL	£ 84,796

2022

£ 3,493
£ 430
£ 40
£ 941
£ 610
£ 12,379
£ 719
£ 150
£ -

Note 2 - Sundry Receipts

Donations
Soup Station
CDs/ Newsletters
Reimb/Weddings/Funerals
Flowers
Gift Aid
Utilities
Church Lettings
Reimbursement

2023

£ 7,359
£ 1,225
£ -
£ -
£ 806
£ 10,859
£ 250
£ 265
£ 651

£ 18,762**TOTAL****£ 21,415****2022**

£ 7,128
£ 645
£ 1,340
£ 1,730
£ 170
£ 115

Note 3 - Mission Work

BMS World Mission
Baptist Union Home Mission
Christian Aid
Barnabus Fund
Open Doors
Other

2023

£ 2,551
£ 600
£ 4,577
£ 307
£ 805
£ 4,249

£ 11,128**TOTAL****£ 13,089****2022**

£ 9,590

Note 4 & 5 - Communion & Charity Offerings

Various

2023

£ 7,862

£ 9,590**TOTAL****£ 7,862****2022**

£ 401
£ 780
£ 77
£ 1

Note 6 - Departmental Sundry Receipts

Choir
Junior Church
Open Door
Men's Fellowship

2023

£ 736
£ 535
£ 173
£ 523

£ 1,259**TOTAL****£ 1,967****2022****Note 7 - Bank Interest****2023**

£ 29	Internet Account 1	£ 339
£ 86	Internet Account 2	£ 642
£ 16	N S & I Investment Account	£ 132
£ 98	Baptist Union Ministry Account	£ 345
£ 63	Barclays Investment Account	£ 620
£ 467	Monmouth Building Society	£ 832

£ 759	TOTAL	£ 2,910
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2022	Note 8 - Church Community Social Events	2023
£ 2,205	Pantomime	£ 1,401
£ 280	Church Trip	£ 550
£ 250	Miscellaneous	£ -

£ 2,735	TOTAL	£ 1,951
----------------	--------------	----------------

2022	Note 9 - Pastoral and Associated Costs	2023
£ 34,375	Stipend and Housing Allowance	£ 36,092
£ 1,010	Pulpit Supplies	£ 555
£ 4,800	Expenses	£ 4,800
£ 4,500	College Fees & Support	£ 4,500

£ 44,685	TOTAL	£ 45,947
-----------------	--------------	-----------------

2022	Note 10 - Other Salaries and Associated Costs	2023
£ 300	Organist	£475
£ 7,365	Cleaner and Caretaker	£6,342

£ 7,665	TOTAL	£6,817
----------------	--------------	---------------

2022	Note 11 - Pension Deficit	2023
£ 25,325	Baptist Pension Scheme Shortfall	£ -

£ 25,325	TOTAL	£ -
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2022	Note 12 - Mission Work	2023
£ 12,347	* BMS World Mission	£ 2,372
£ 720	Support for BMS Hope Home	£ 220
£ 837	Baptist Union Home Mission	£ 667
£ 2,000	Christian Aid	£ 4,575
£ 1,700	Barnabus Fund	£ 400
£ 2,200	Open Doors	£ 950
£ 873	Greenfield Soup Kitchen	£ 332
£ 600	Street Connect	£ 600
£ -	Bibles for Children Schools	£ 500
£ 175	Special (Womens' Day of Prayer)	£ 130

£ 100	Cardiff University Chaplaincy	£ -
£ 200	Stand by Me (Africa Beds Appeal)	£ -
£ 300	Leprosy	£ 670
£ 600	Christian Blind Mission	£ 350
£ 200	Good News for Everyone (formerly Gideons UK)	£ 750
£ 300	MAF	£ 350
£ 500	Cardiff Baptist College	£ 400
£ 1,200	Bible Society	£ 350
£ 500	Samaritans Purse	£ -
£ -	Daylight Christian Prison Trust	£ 350
£ -	Grace Church Soup Station	£ 255
£ -	Elim Local Foodbank	£ 1,400
£ 25,352	TOTAL	£ 15,621

**2022 total includes special donation for Ukraine*

2022	Notes 13 and 14 - Communion and Charity Offerings	2023
£ 200	British Heart Foundation	£ 250
£ 650	Cancer Research Wales	£ 250
£ 200	Motor Neurone Association	£ 200
£ 200	Save the Children	£ 500
£ 200	Versus Arthritis (formerly Arthritis Care)	£ 250
£ 400	Bloodwise	£ 600
£ 275	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	£ 250
£ 200	Parkinsons UK Association	£ 525
£ 300	Air Ambulance	£ -
£ 300	Alzheimers UK	£ -
£ 800	Macmillan	£ -
£ 350	Luhimba Project	£ 550
£ 500	Chemotherapy Unit PPH	£ 350
£ -	Royal Marsden	£ 450
£ 1,550	Llanelli Hospice	£ 2,200
£ 300	Salvation Army	£ 200
£ 500	Crisis for Christmas	£ 750
£ 500	Spurgeons (payment made January 2024)	£ -
£ 250	Blood Bikes	£ -
£ -	Red Cross Morocco Appeal	£ 600
£ -	Ty Golau Kidwelly	£ 250
£ 1,401	Benevolent Fund	£ 1,370
£ 200	Llanelli Talking Newspaper (payment made January 2024)	£ -
£ 9,276	TOTAL	£ 9,545

2022	Note 15 - Utilities	2023
£ 2,589	Light and Heat	£ 7,602
£ 253	Water	£ 283
£ 2,842	TOTAL	£ 7,885

2022	Note 16 - Buildings	2023
£ 625	General Repairs	£ 1,267
£ 6,751	Property Renovations	£ 1,622
£ 503	Fire Protection	£ 737
£ -	Grounds & Pest Controls	£ -
£ 780	Use of other premises for services	£ 1,900
£ 8,659	TOTAL	£ 5,526

2022	Note 17 - Stationery, Printing & Postage	2023
£ 952	Stationery, Printing & Postage	£ 1,616
£ 952	TOTAL	£ 1,616

2022	Note 18 - Miscellaneous	2023
£ 1,077	Licences	£ 841
£ 2,915	Technical Costs	£ 427
£ 276	Piano and Organ Tuning	£ 223
£ 267	Cleaning and Associated Costs	£ 144
£ 240	PAT Testing	£ 295
£ 727	Health & Safety & Associated Costs	£ 627
£ 2,133	Other Sundry items	£ 2,133
£ 245	CD production	£ -
£ 171	Telephone Line Rental	£ 337
£ -	Training	£ 1,208
£ -	External Examination of Accounts	£ 450
£ 8,051	TOTAL	£ 6,685

2022	Note 19 - Departmental	2023
£ -	Choir	£ -
£ 389	Junior Church	£ 427
£ -	Open Door	£ 300
£ -	Men's Fellowship	£ 550
£ 389	TOTAL	£ 1,277

2022	Note 20 - Bank Transfers to Other Accounts & Charges	2023
£ 25,967	Transfer to other Greenfield Bank Accounts	£ 19,210
£ 79	Banking Charges	£ 84

£ 26,046	TOTAL	£ 19,294
-----------------	--------------	-----------------

2022	Note 21 - Departmental Reimbursements	2023
£ 391	Junior Church Materials	£ 238
£ 107	Youth Materials	£ 767

£ 498	TOTAL	£ 1,005
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2022	Note 22 - Church Community Social Events	2023
£ 2,293	Pantomime	£ 1,400
£ 500	Church Trip	£ 550
£ 289	Miscellaneous	£ -

£ 3,082	TOTAL	£ 1,950
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STATEMENT OF ASSETS AND LIABILITIES at 31 December 2023

HSBC - COMMUNITY ACCOUNT

Balance at 1 January 2023	£	6,051
Balance of Receipts over Payments Jan - Dec 2023	£	20,240
Transfer in from HSBC Internet A/C	£	3,000
Transfer in from HSBC Building Fund A/C	£	1,622
Transfer to Church Choir A/C	£	(10)
Transfer out to other Greenfield Building Fund A/C	£	(13,000)
Transfer to Monmouth BS	£	(5,000)
Soup Station receipts for transfer to Barclays A/C	£	(870)
Other transactions for Barclays A/C	£	(330)
Bank Charges Jan-Dec 2023	£	(84)
Outstanding	£	(881)
Balance at 31 December 2023	£	10,738

HSBC INTERNET ACCOUNT No 2 (Building Fund)

Balance at 1 January 2023	£	38,658
Interest added Jan-Dec 2023	£	642
Transfer to HSBC Community Account	£	(1,622)
Transfer from HSBC Community Account	£	13,000
Balance at 31 December 2023	£	50,678

NS&I INVESTMENT ACCOUNT

Balance at 1 January 2023	£	17,071
Interest added Jan-Dec 2023	£	132
Balance at 31 December 2023	£	17,203

MONMOUTH BUILDING SOCIETY

Balance at 1 January 2023	£	65,768
Interest added March 2023	£	832
Transfer from HSBC Community A/C Dec 2023	£	5,000
Balance at 31 December 2023	£	71,600

BARCLAYS COMMUNITY ACCOUNT

Balance at 1 January 2023	£	14,507
Balance of Receipts over Payments for Soup Station element	£	(1,644)
Outstanding in banking process	£	(1,749)
Balance at 31 December 2023	£	11,114

HSBC INTERNET ACCOUNT No 1

Balance at 1 January 2023	£	24,692
Interest Added Jan-Dec 2023	£	339
Transfer to HSBC Community Account	£	(3,000)
Balance at 31 December 2023	£	22,031

LLOYDS BANK TREASURER'S ACCOUNT

Balance at 1 January 2023	£	65,130
Balance at 31 December 2023	£	65,130

BAPTIST UNION CORPORATION FUND

Balance at 1 January 2023	£	11,602
Interest Added Jan-Dec 2023	£	345
Balance at 31 December 2023	£	11,947

BARCLAYS BUSINESS SAVINGS ACCOUNT

Opening Balance at 1 January 2023	£	65,107
Interest Added Jan-Dec 2023	£	620
Balance at 31 December 2023	£	65,727

TOTAL CASH ASSETS

£	326,168
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TOTAL MONETARY ASSETS at 31st DECEMBER 2023**BANK AND CASH BALANCES***Representing balances on the following accounts*

General Fund (Unrestricted)	£	307,790
Ministry Fund (Restricted)	£	11,947
Sunday School Legacy Fund	£	1,812
Choir Fund (Designated)	£	2,681
Open Door Fellowship (Designated)	£	192
Men's Fellowship (Designated)	£	1,249
Junior Church (Designated)	£	497
	£	326,168

LIABILITIES**NIL**

Basis of Accounts

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –

CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £3,438,638
INCLUDING ORGAN £242,488 AND CONTENTS £103,503

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION
CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF
ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2023 AS
APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

**INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF
GREENFIELD BAPTIST CHURCH, LLANELLI**

**Independent examiner's report to the trustees of Greenfield Baptist Church
Llanelli:-**

I report to the charity trustees on my examination of the accounts of Greenfield Baptist Church Llanelli (the Trust) for the year ended 31 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

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

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.

R.A. Williams

The Association of Chartered Certified Accountants

Charles & Co

Chartered Certified Accountants

3 Murray Street

Llanelli

Carmarthenshire

SA15 1AQ

GREENFIELD BAPTIST CHURCH

England & Wales - Charity number 1150291

Accounts

**Financial Statement for the year
ending 31st December 2022.**

2021	RECEIPTS	<i>Note</i>	2022
£ 78,130	Offerings	1	£ 79,200
£ 21,234	Sundry Receipts	2	£ 18,762
£ 5,778	Mission Work	3	£ 11,128
£ 5,781	Communion Offerings	4	£ 3,949
£ 714	Charity Receipts	5	£ 5,641
£ 1,044	Church Community Social Events	8	£ 2,735
£ 200	Departmental Receipts (Junior Church closing balance)		£ 292

£ 112,881	SUB TOTAL	£ 121,707
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	Movement /Transfer IN from Other Greenfield Bank Accounts		£ 43,751
£ 381	Bank Interest	7	£ 759

£ 113,262	TOTAL	£ 166,217
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2021	PAYMENTS		2022
£ 41,201	Pastoral and Associated Costs	9	£ 44,685
£ 7,590	Other Salaries and Associated Costs	10	£ 7,665
£ 3,695	Pension Deficit	11	£ 25,325
£ 13,432	Mission Work	12	£ 21,752
£ 4,025	Communion Offerings	13	£ 8,875
£ 1,922	Charity Donations	14	£ 4,001
£ 2,433	Utilities	15	£ 2,842
£ 11,004	Buildings	16	£ 8,659
£ 3,403	Insurances		£ 3,780
£ 1,489	Stationery, Printing & Postage	17	£ 952
£ 3,798	Miscellaneous	18	£ 6,904
£ 2,140	Affiliation Fees		£ 2,137
£ 530	Reimbursements	21	£ 498
£ 1,428	Church Community Social Events	22	£ 3,082

£ 98,090	SUB TOTAL	£ 141,157
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£ 23,725	Movement / Transfer to Other Greenfield Bank Accounts	20	£ 25,967
	Bank Charges		£ 79

£ 121,815	TOTAL	£ 167,203
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£ 14,791	Balance of Receipts over Payments	-£ 19,450
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DEPARTMENTAL			
£ 196	Receipts	6	£ 1,259
£ 407	Payments	19	£ 389

2021	Note 1 - Offerings	2022
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£	25,132	Envelopes	£	25,098
£	47,208	Direct Credits to Bank	£	47,511
£	5,790	Cash	£	6,591
£	78,130	TOTAL	£	79,200

2021	Note 2 - Sundry Receipts	2022
£ 6,355	Donations	£ 3,493
£ 2,450	Soup Station	£ 430
£ 345	CDs/ Newsletters	£ 40
£ 50	Reimb/Weddings/Funerals	£ 941
£ 225	Flowers	£ 610
£ 11,809	Gift Aid	£ 12,379
£ -	Utilities	£ 719
£ -	Church Lettings	£ 150
£ 21,234	TOTAL	£ 18,762

2021	Note 3 - Mission Work	2022
£ 2,962	BMS World Mission	£ 7,128
£ 312	Baptist Union Home Mission	£ 645
£ 1,692	Christian Aid	£ 1,340
£ 549	Barnabus Fund	£ 1,730
£ 263	Open Doors	£ 170
£ -	Other	£ 115
£ 5,778	TOTAL	£ 11,128

2021	Note 4 - Communion Offerings	2022
£ 5,781	Various	£ 3,949
£ 5,781	TOTAL	£ 3,949

2021	Note 5 - Charity Receipts	2022
£ 714	Various	£ 5,641
£ 714	TOTAL	£ 5,641

2021	Note 6 - Departmental Sundry Receipts	2022
£ 5	Choir	£ 401
£ 185	Junior Church	£ 780
£ 5	Open Door	£ 77
£ 1	Men's Fellowship	£ 1
£ 196	TOTAL	£ 1,259

2021	Note 7 - Bank Interest	2022
£ 5	Internet Account 1	£ 29
£ 3	Internet Account 2	£ 86
£ 2	N & I Investment Account	£ 16
£ 8	Baptist Union Ministry Account	£ 98
£ 6	Barclays Investment Account	£ 63
£ 357	Monmouth Building Society	£ 467
£ 381	TOTAL	£ 759

2021	Note 8 - Church Community Social Events	2022
£ 1,044	Pantomime	£ 2,205
£ -	Church Trip	£ 280
£ -	Miscellaneous	£ 250
£ 1,044	TOTAL	£ 2,735

2021	Note 9 - Pastoral and Associated Costs	2022
£ 33,696	Stipend and Housing Allowance	£ 34,375
£ 330	Pulpit Supplies	£ 1,010
£ 7,175	Expenses	£ 4,800
-	College Fees & Support	£ 4,500
£ 41,201	TOTAL	£ 44,685

2021	Note 10 - Other Salaries and Associated Costs	2022
£ 500	Organist	£ 300
£ 7,090	Cleaner and Caretaker	£ 7,365
£ 7,590	TOTAL	£ 7,665

2021	Note 11 - Pension Deficit	2022
£ 3,695	Baptist Pension Scheme Shortfall	£ 25,325
£ 3,695	TOTAL	£ 25,325

2021	Note 12 - Mission Work	2022
£ 4,492	BMS World Mission	£ 12,347
£ 120	Support for BMS Hope Home	£ 720
£ 2,812	Baptist Union Home Mission	£ 837
£ 2,500	Christian Aid	£ 2,000
£ 750	Barnabus Fund	£ 1,700
£ 500	Open Doors	£ 2,200
£ 898	Soup Kitchen	£ 873
£ 600	Street Connect	£ 600
£ 595	Bibles for Children (local school)	£ -
£ 165	Special (Womens' Day of Prayer)	£ 175
£ -	Cardiff University	£ 100
£ -	Stand by Me (Africa Beds Appeal)	£ 200
£ 13,432	TOTAL	£ 21,752

2021	Note 13 - Communion Offerings	2022
£ 225	Leprosy	£ 300
£ 350	Christian Blind Mission	£ 600
£ 100	British Heart Foundation	£ 200
£ 350	Cancer Research Wales	£ 650
£ 250	Motor Neurone Association	£ 200
£ 200	Save the Children	£ 200
£ -	Versus Arthritis (formerly Arthritis Care)	£ 200
£ 250	Blood Cancer UK (formerly Bloodwise)	£ 400
£ 300	Good News for Everyone (formerly Gideons UK)	£ 200
£ 500	MAF	£ 300
£ -	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	£ 275
£ 250	Bible Society	£ 1,200
£ 600	Spurgeons	£ 500
£ 250	Cardiff Baptist College	£ 500
£ 200	Llanelli Talking Newspaper	£ 200
£ 200	Parkinsons UK Association	£ 200
£ -	Air Ambulance	£ 300
£ -	Alzheimers UK	£ 300
£ -	Samaritans Purse	£ 500
£ -	Macmillan	£ 800
£ -	Luhimba Project	£ 350
£ -	Chemotherapy Unit PPH	£ 500
£ 4,025	TOTAL	£ 8,875

2021	Note 14 - Additional Charity Donations	2022
£ 500	Llanelli Hospice	£ 1,550
£ 200	Salvation Army	£ 300
£ 200	MIND (Bereavement Service)	£ -
£ 500	Crisis for Christmas	£ 500
£ 522	Benevolent Fund	£ 1,401
£ -	Blood Bikes	£ 250
£ 1,922	TOTAL	£ 4,001

2021	Note 15 - Utilities	2022
£ 2,207	Light and Heat	£ 2,589
£ 226	Water	£ 253
£ 2,433	TOTAL	£ 2,842

2021	Note 16 - Buildings	2022
£ 4,867	General Repairs	£ 625
£ 5,217	Property Renovations	£ 6,751
£ 262	Fire Protection	£ 503
£ 288	Grounds & Pest Controls	£ -
£ 370	Use of other premises (due to Covid 19 restrictions)	£ 780
£ 11,004	TOTAL	£ 8,659

2021	Note 17 - Stationery, Printing & Postage	2022
£ 1,489	Stationery, Printing & Postage	£ 952
£ 1,489	TOTAL	£ 952

2021	Note 18 - Miscellaneous	2022
£ 1,035	Licences	£ 1,077
£ 686	Technical Costs	£ 2,915
£ -	Piano and Organ Tuning	£ 276
£ 218	Cleaning and Associated Costs	£ 267
£ 151	PAT Testing	£ 240
£ 776	Health & Safety & Associated Costs	£ 727
£ 932	Other Sundry items *	£ 986
£ -	CD production	£ 245
£ -	Telephone Line Rental	£ 171
£ 3,798	TOTAL	£ 6,904

**previously included with cleaning and associated costs*

2021	Note 19 - Departmental	2022
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£	277	Choir	£	-
£	130	Junior Church	£	389
£	-	Open Door	£	-
£	-	Men's Fellowship	£	-
£	407	TOTAL	£	389

2021	Note 20 - Bank Transfers to Other Accounts & Charges	2022
£ 23,725	Transfer to other Greenfield Bank Accounts	£ 25,967
£ -	Banking Charges	£ 79
£ 23,725	TOTAL	£ 26,046

2021	Note 21 - Reimbursements	2022
£ 19	Junior Church Materials	£ 391
£ 511	Youth Materials	£ 107
£ 530	TOTAL	£ 498

2021	Note 22 - Church Community Social Events	2022
£ 1,428	Pantomime	£ 2,293
£ -	Church Trip	£ 500
£ -	Miscellaneous	£ 289
£ 1,428	TOTAL	£ 3,082

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2022

HSBC COMMUNITY ACCOUNT

Balance at 1 January 2022	£	7,797
Balance of Receipts over Payments Jan - Dec 2022	-£	19,450
Transfer in from HSBC Internet A/C	£	30,000
Transfer in from HSBC Building A/C	£	13,751
Transfer out to new Junior Church A/C	-£	338
Transfer out as trigger for Bank Statements (Choir & Open Door)	-£	15
Transfer out to Ministry Fund	-£	7,505
Transfer out to HSBC Internet A/C 1	-£	8,000
Transfer out to HSBC Building Fund	-£	7,000
Transfer out to Monmouth Building Society	-£	3,000
Transfer out to Lloyds Greenfield A/C	-£	110
Bank Charges Jan-Dec	-£	79
Balance at 31 December 2022	£	6,051

HSBC INTERNET ACCOUNT No 2 (Building Fund)

Balance at 1 January 2022	£	45,323
Interest added Jan-Dec 2022	£	86
Transfer to HSBC Community Account	-£	13,751
Transfer from HSBC Community Account	£	7,000
Balance at 31 December 2022	£	38,658

NS&I INVESTMENT ACCOUNT

Balance at 1 January 2022	£	17,055
Interest added Jan-Dec 2022	£	16
Balance at 31 December 2022	£	17,071

MONMOUTH BUILDING SOCIETY

Balance at 1 January 2022	£	62,300
Interest added March 2022	£	468
Transfer from HSBC Community A/C	£	3,000
Balance at 31 December 2022	£	65,768

BARCLAYS COMMUNITY ACCOUNT

Balance at 1 January 2022	£	9,665
Balance of Receipts over Payments	£	1,734
Outstanding	£	3,108
Balance at 31 December 2022	£	14,507

HSBC INTERNET ACCOUNT No 1 (XXX)

Balance at 1 January 2022	£	46,663
Interest Added Jan-Dec 2022	£	29
Transfer to HSBC Community Account (incl. Cessation Event)	-£	30,000
Transfer from HSBC Community Account Dec 2022	£	8,000

Balance at 31 December 2022**£ 24,692****LLOYDS BANK TREASURER'S ACCOUNT (XXX)**

Balance at 1 January 2022	£	65,020
Transfer from HSBC Community Account Jan-Feb 2022	£	110

Balance at 31 December 2022**£ 65,130****BARCLAYS BUSINESS SAVINGS ACCOUNT (XXX)**

Opening Balance at 1 January 2022	£	65,044
Interest Added Jan-Dec 2022	£	63

Balance at 31 December 2022**£ 65,107****TOTAL CASH ASSETS****£ 296,984**

The three accounts marked (xxx) were accounts Restricted for Greenfield Cessation Fund but based on a decision taken at a Church Meeting they have now been released from that designation.

MINISTRY FUND - BAPTIST UNION CORPORATION

Balance at 1 January 2022	£	3,998
Interest Added Jan-Dec 2022	£	99
Transfer from HSBC Community Account	£	7,505

Balance at 31 December 2022**£ 11,602**

TOTAL MONETARY ASSETS at 31st DECEMBER 2022

BANK AND CASH BALANCES

Representing balances on the following accounts:-

General Fund (Unrestricted) as above	£	296,984
Ministry Fund (Restricted)	£	11,602
Sunday School Legacy Fund incl. interest (Designated)	£	1,798
Choir Fund (Designated)	£	1,945
Open Door Fellowship (Designated)	£	319
Men's Fellowship (Designated)	£	1,276
Junior Church (Designated)	£	390

TOTAL

£	314,314
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Basis of Accounts

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –

CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £3,438,638
INCLUDING ORGAN £242,488 AND CONTENTS £103,503

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION
CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF
ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2022 AS
APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF GREENFIELD BAPTIST CHURCH, LLANELLI

Independent examiner's report to the trustees of Greenfield Baptist Church Llanelli:-

I report to the charity trustees on my examination of the accounts of Greenfield Baptist Church Llanelli (the Trust) for the year ended 31 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

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

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.

R.A. Williams
The Association of Chartered Certified Accountants
Charles & Co
Chartered Certified Accountants
3 Murray Street
Llanelli
Carmarthenshire
SA15 1AQ
02/06/2023

GREENFIELD BAPTIST CHURCH

England & Wales - Charity number 1150291

Accounts

TRUSTEES' REPORT 2021

Church Address: -

Greenfield Baptist Church

Murray Street

Llanelli

SA15 1DZ

Trustees: -

Minister	-	Rev David Jones BD
Church Secretary	-	Mr Darryl Benjamin BSc
Church Treasurer	-	Mrs Annette Gravell BSc MBA MSc JP
		Ms Sheenah Angelone
		Mr John Davies (completed term of office)
		Mrs Sandra Davies
		Mr Stephen Davies
		Mr Graham Meredith (completed term of office)
		Mr Mathew Taylor BEng MSc
		Mrs Susan Wooller
		Mr Michael Wooller
		Mrs Wendy Barnes (from October)
		Mr Stephen Thomas (from October)
		Vacancy (2)

Bankers: -

HSBC
Vaughan Street
Llanelli

Lloyds Bank
Stepney Street
Llanelli

Barclays Bank
City of Cardiff branch
Cardiff

Monmouth Building Society
Union Street
Swansea

Independent Internal Examiners: -

Mr A H Williams
Ms S Angelone

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1. GOVERNING DOCUMENT.

Greenfield Baptist Church, Llanelli (hereinafter referred to as Greenfield) is a registered charity with the Charity Commissioners of England and Wales - Charity Number 1150291.

The current governing document - 'The Constitution' - was adopted at a Special Church Meeting held on 30th April 2014.

2. CHURCH PURPOSE AND OBJECTIVES

The principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes within the United Kingdom and/or other parts of the world.

Greenfield seeks to proclaim the Gospel of Jesus Christ, and aims to be a warm and welcoming community of faith.

In terms of Christian witness Greenfield strives to ensure good stewardship of the resources and talents that God has provided and aims to be a living witness to God's grace, at the heart of Llanelli.

3. GREENFIELD CHURCH VALUES

Greenfield seeks to demonstrate God's love through word and action, valuing each other as individuals, and modelling on Jesus' example. These values can only be achieved by reliance on God's grace, love and power; ever recognising the limits of our own strength or ability. We are committed to being a body led by the Spirit of God; seeking God's will and purpose in all we do in His name.

Building and developing relationships with God and with one another are vital aspects of our life as a church and the foundation of our Christian faith and hope.

It has become evident during the Covid19 pandemic that Greenfield is much more than '*just a building*'. The effective partnership of David our Minister and Darryl our Church Secretary has made it possible to provide 'online' and 'phone in' services as well as offering broader social media provision.

Baptists passionately believe in the uniqueness of Jesus, the importance of personal faith, and the expression of that faith through Believers' Baptism. As a gathered community of Believers, we seek to discern the will of God by ensuring that:-

- our structure is not hierarchical; we seek to work together for good, aiming to establish a "priesthood of all believers" and committed to informing others about God's love, which extends to all.
- by recognition that we are not in this alone, and therefore we seek to associate with fellow Baptists as well as Christians from other churches locally, nationally, and globally.
- by welcoming and encouraging those who are seeking to learn more of the Christian faith.

4. THE MINISTER

The Rev David Jones continues to serve the church with unfailing Christian commitment. He has been the minister at Greenfield since September 1989. Through his witness and outreach into the community church membership has not just been sustained but has increased. With the unfailing support and encouragement of his wife Yvonne the community spirit of the church continues to flourish.

5. CHURCH TRUSTEES.

The Minister, as defined by his role and responsibilities, is deemed to be a Church Trustee. Greenfield Church Constitution purports that a maximum, of up to twelve additional Trustees, are elected from among the baptised Church Members. Trustees at Greenfield are appointed for an initial four-year term with the opportunity to be nominated for reappointment at the end of each four-year term. The role of district deacon is incorporated into the role of a Trustee.

There are inherent legal responsibilities constituent with the role of Trustee. Prospective Trustees at Greenfield are apprised of the Baptist Unions guidelines and the Charity Commission requirements for Trusteeship prior to submitting their name for consideration as a Trustee. It is acknowledged by all Greenfield Trustees that each has a personal responsibility to keep up-to-date with Charity Commission guidelines for Trusteeship.

Trustees recognise a duty under Common Law to act in the best interests of the charities they serve. Trustees should neither benefit from the charity nor be influenced by their own wider interests when involved in decisions affecting the charity. Trustees of charitable organisations have a legal duty to avoid conflicts of interest under s175 of the Companies Act 2006. A Conflict-of-Interest Protocol is operational at Greenfield.

The Church Secretary and Church Treasurer are acknowledged as the Senior Officers of the church. They are appointed from within the group of Church Trustees, in accordance with the Church Constitution

6. CHURCH MEMBERSHIP

During 2021 Greenfield witnessed 6 baptisms and received 1 additional member by profession, transfer, and restoration.

In the year 2021 12 members sadly passed away and 1 transferred their membership.

7. CHURCH SERVICES AND MEETINGS

On 22nd March 2020, the first recorded Sunday morning service was 'uploaded' on YOUTUBE and FACEBOOK. This was followed by recordings of the Good Friday Communion Service and the Easter Sunday Service. Since that spring of 2020 over 300 services, including *Daily Thoughts*, have been recorded; these are still accessible. It is recognised that this effective work would not have been possible without the drive and ambition of our Minister, seeking to reach out to church members and the wider world. This effort has been complemented by the commitment and technical capability of Darryl our Church Secretary in recording, editing and up-loading all the services onto the web. Many positive and appreciative messages have been received from all over the world in recognition of their efforts.

David and Darryl have also recorded services not only at Greenfield but also in Bethel Seaside, Rehoboth Five Roads and Bethel Cefncaeau. Drawing on our audio recordings archive it has been possible to input into these recordings relevant congregational hymn singing. Support has also been provided in this ministry by Rev Alan Jones, Rev Carys Awen Jones, Pastor Steve Tucker, Lisa Isaac, Colin Isaac and Christine Nicholas. These valiant efforts have ensured that, despite Covid and the ensuing restrictions, The Word has gone out from Greenfield. This Ministry could not have been envisaged in the pre-pandemic days. It is intended to

continue with this Ministry, as well as issuing CDs and DVDs, to those who do not have internet access. All involved have felt it a joy and a privilege to have been involved in this effort - 'To God be the glory'.

The normal schedule for services at the chapel is displayed below:-

Sunday

11.00 a.m. Morning Service (Family Worship with Junior Church and Crèche facilities)

6.00 p.m. Evening Worship

The Ordinance of the Lord's Supper is observed twice each month, normally at the conclusion of the evening service on the 1st Sunday of the month and at the conclusion of the morning service on the 3rd Sunday of the month

All who love the Lord are invited to share in the Lord's Supper. Communion, served by the Minister, is also available to members who are housebound or who no longer live independently, although this was suspended during lockdown.

2.30 – 3.30 p.m. Sunday Study Social – Just 4 Youth - Designed for 11–17-year-olds and led by Lisa Isaac, these informal sessions offer opportunities for friendship and socialising.

6 – 7.15 pm Youth Club - An indoor teen youth club, led by Lisa Isaac for young people to meet and enjoy each other's company

Monday (on the 2nd Monday of each month)

6 – 7 pm JOY (Just Older Youth) – Once a month, led by Lisa Isaac - Modern worship service for youth/teenagers (All welcome)

7.00 p.m. Men's Fellowship - An opportunity for fellowship, prayer, and mutual encouragement.

Tuesday

10.30 a.m. Morning Service - -A short service of worship followed by refreshments in the schoolroom. An Ecumenical Communion Service is held periodically at the conclusion of the service (normally at three monthly intervals).

7.15 p.m. Bible Study and Prayer Meeting

Wednesday

2.30 p.m. Open Door Fellowship - -The fellowship comprises a small but faithful group who warmly welcome visitors. Their focus is one of inclusion – **the door** is open to all.

6.30 to 7.30 p.m. Greenfield Soup Station

The Soup Station is an important aspect of Greenfield's efforts to outreach into the local community. A 'door' service has continued throughout the lockdown period.

Thursday

6.30 p.m. Church Choir rehearsal - The choir, led by our Minister, contributes positively to worship and seasonal celebrations. New members are always welcomed.

Friday

6.00 p.m. to 7.15 p.m. Junior Youth club - An opportunity for young children (ages 5 – 11) connected to the church and/or from the local community to share in friendship and recreation.

6.30 – 7.30pm YAY (Young Adults and You) – Once a month - Contemporary worship service aimed at adults

Saturday

Special 'Mission' Breakfasts are occasionally held on Saturday mornings.

Also a Bible Study session led by Lisa Isaac at various times in the week for young adults (18-50 years old), these informal meetings are held, fortnightly usually in a social environment

Special Services

Open-air services are held within the church grounds at key times during the Christian calendar, and members of the local community are also warmly welcomed. The support of the Salvation Army Band, which regularly accompanies the annual outdoor Christmas Carol Service, is greatly appreciated.

Recording of Services

Sunday services, including sermons, are recorded, and can be accessed on the church website.

Edited recordings, including sermons and selected hymns, are available on CD or DVD. The Trustees and Church Members are grateful for the technical expertise of those Church Officers and family members who are engaged in this work, and who make this programme of outreach a reality. The provision for recorded services during Lockdowns has been a lifeline for so many, and the feedback has been extremely positive and complementary.

Following the introduction of lockdowns during the Covid-19 Pandemic where it was not possible to hold services in the chapel, various online and conference call services were set up to maintain the work of the church. Since the easing of restrictions and the return to the chapel for worship, some of those initiatives have continued. Currently there are two online video services in English per week, one released on a Sunday morning at 09.30 and a 'Just a Thought' service on a Tuesday morning both are available through our church YouTube channel and our Facebook group. Additionally, there are currently two conference audio calls, one on a Sunday evening as an Epilogue service at 8pm (occasionally delayed to 8.15p.m.) and prayer and bible study call on a Tuesday evening at 7.15 pm.

8. PASTORAL CARE

The Minister leads the church in respect of Pastoral Care. He is supported by the Trustees in their combined role as district deacons. Church membership is currently structured into ten specific districts each with its own district deacon and district officer. Pastoral care is an integral part of the responsibilities of district

deacons, who are expected to operate as specific and trusted links to members within their designated districts. Invoking, where necessary, the beneficial support of their respective district officer, deacons are expected to support the Minister by providing a major part of the pastoral care structure within their designated district. Additionally, many church members are proactive in providing care and support to other members of the church community, and we thank God for this important and caring ministry that is undertaken in His name. Pastoral care and support have been of crucial importance during lockdown.

9. CHURCH WEBSITE

The church website is a valuable source for promoting Christian worship and specifically Greenfield's mission. It plays a crucial role in extending and expanding the ministry at Greenfield. The website is updated regularly and provides information relating to all church activities. The church is extremely fortunate to have a member who, as a committed volunteer, sets up and consistently manages the church website.

Greenfield's web address is: www.greenfieldchurch.net

10. CHURCH ADMINISTRATION

The administration of the church is the shared responsibility of the Minister and Trustees.

All matters requiring the approval of church members are submitted by the Trustees to one of the three church members' meetings held annually. Additional church meetings may be held as required. Minutes, recording decisions taken, are kept in accordance with the Church Constitution.

It was not possible during Lockdowns to hold planned church meetings and some urgent decisions had to be taken by church Trustees at their 'Conference Call' meetings (as per guidance from the Baptist Association). However, ratification of church members will be sought at forthcoming Church Meetings for any decisions made in this manner on behalf of the church membership.

11. MANAGEMENT OF RISK

"All aspects of life involve risk and the church is no exception. The Charity Commission expects trustees of charities to assess the risks, they carry and to take steps to mitigate those risks" (*statement from the Association of Church Accountants and Treasurers*).

11.1 Risk Register

Greenfield has a comprehensive Risk Register which is reviewed annually (unless there is a specific need or requirement to review within that period). The Risk Register is structured under the following headings: -

- Governance, Statutory, Regulatory Compliance Risks;
- Operational Risks;
- Financial Risks;
- External Risks.

11.2 Risk Assessments

The church Trustees acknowledge their duty to recognise and assess risks to which the church is exposed and to establish methods or ways to mitigate such risks. Specific Risk Assessments have been produced for the following identified areas: -

- * Food Safety and Hygiene;
- * Working at Height;
- * Use of Church Baptistry;
- * Working with Children;
- * Church Finance;
- * Emergency Evacuation of the Church Premises;
- * Soup Station (including the operation during pandemic circumstances)
- * Covid-19 in respect of holding church services and the meeting of young people at church and online
- * Slips, Trips and Falls;
- * Lone Working;
- * Approaching Church Perimeter;
- * Working with Adults at Risk;
- * Data Protection;

Where appropriate specific risk assessments were created to reflect the changes required as a consequence of the Pandemic.

12. CHURCH POLICIES AND PROCEDURES

Greenfield Trustees recognise the importance of having policies and procedures in respect of operational matters and in order to address areas of risk. Various policies and procedures have been introduced which aim to direct operational matters and promote regulatory compliance. These policies and procedures are structured under the following five headings:

- Safeguarding and Respect for Others
- Establishing and maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

Copies of all Policies and Procedures are held on file in the Church Admin Office. Individual copies are obtainable from the Church Secretary. A list of policies can be found in Appendix A at the end of this report.

13. SAFEGUARDING

13.1 Children and Young People

Greenfield adheres to Baptist Union Child Protection Schemes. – *Safe to Grow*. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation.

All leaders and volunteers are subject to DBS (Disclosure and Barring Scheme) checks prior to engaging in any activity with children or young people connected with the church.

All Trustees, Leaders and Volunteers attend relevant training courses arranged by the Baptist Association.

Videos issued by the Baptist Association which appertain to the care of children and young people are shown at Church meetings.

13.2 Working with Adults at Risk within the Church

All Trustees, Leaders, and Volunteers who are engaged in activities with Adults at Risk in Greenfield, are invited to attend relevant training courses arranged by the Baptist Association.

All leaders and volunteers are subject to DBS (Disclosure and Barring Scheme) checks prior to engaging in any activity with adults at risk.

A Soup Station 'Entry and Behavioural Policy', designed to safeguard both volunteers and guests, is operational and complies with the requirements of Greenfield's Insurers.

13.3 Recruitment of Volunteers

A robust Recruitment of Volunteers policy and procedure, designed to meet Safeguarding Standards for 'Working with Children' and 'Working with Adults at Risk', is in force.

14. HEALTH AND SAFETY

Greenfield Church Trustees recognise their responsibilities under the auspices of 'Health and Safety'. Health and Safety features as a standard agenda item at all Trustees' meetings and church meetings, and the Health and Safety Administrator delivers a report at each meeting. Department leaders, church members and regular attenders are reminded of the importance of reporting 'near-miss' episodes as well as actual accidents. An Accident Report book is available outside the Church Admin Office.

Health and Safety measures were greatly intensified during pandemic and appropriately risk assessed. These measures were clearly communicated to church users.

15. MISSION WORK

Mission work is integral to the advancement of the Christian faith, and Greenfield Church's community shows strong commitment to a range of mission work activities.

15.1 Developing the work of Mission

Facebook and other Social Media – Particularly during the pandemic various social media platforms have been crucial to communication and sharing of the gospel message.

The weekly Soup Station - The support of the local community in aid of the Soup Station has been greatly appreciated, particularly during the period of pandemic. Food items and personal hygiene products are regularly provided by local supermarkets, and their support is greatly appreciated.

Street Connect - Greenfield, inspired by visits from representatives of 'Street Connect' in Glasgow, now makes regular contributions to their developing cause of street mission and particularly drug addiction. The work of 'Street Connect' now includes outreach cafes and community recovery groups. Apart from their engagement in residential 'rehab' work, 'Street Connect' is now working in partnership with GPs to establish opportunities for individuals to 'detox' whilst remaining in employment or at home.

Young Adults outreach- The introduction of the various sessions have been additional opportunities aimed at developing mission work with young adults and the under 50s. Some health and safety measures introduced during Covid19 have limited the availability of certain parts of Greenfield at specific times. The church Trustees have been truly grateful for the generosity of the Trustees of Bethel Seaside for allowing the young people, under the leadership of Lisa Isaac, to utilise the facilities at Bethel.

The Digital Junior Church - the church Trustees were greatly encouraged by the fact that the Greenfield Junior Church sought to continue meeting during the church closure by utilising social media platforms. Appropriate Risk Assessment procedures were followed.

Hope Home Thailand As a group, the Greenfield Junior Church continues its support of the mission work at Hope Home in north-west Thailand. This worthy cause, established under the auspices of the British Missionary Society, provides a home and refuge for children with severe disabilities.

Mission Breakfasts

Mission Breakfasts promote the work of Christian mission. Testimonies of invited speakers at Mission Breakfast have afforded a wonderful revelation of God's redeeming love and saving grace. The pandemic has curtailed the mission breakfasts but hopefully these will recommence in the not too distant future

15.2 Church Newsletters

The weekly newsletter is an additional and valuable source for communicating church news and associated information. Paper copies are available at Sunday and Tuesday services and over 130 are despatched digitally or via the general postal service.

15.3 Newspaper Outreach

The Minister contributes a weekly column conveying a Christian message to the local newspaper 'Llanelli Star'. Readership extends across Llanelli and outlying districts and this provides a further opportunity of sharing God's word within the local community.

15.4 Reaching out to the wider Community

Sadly, the Lockdown prevented the occasional attendance of children and babies from a local Family Centre at Tuesday morning services. We look forward to the time when we can safely invite them to join us at worship as it affords a wonderful opportunity of ministry not just to the children, but also to their nursery assistants and family members who accompany them.

The Minister continues to contribute to the fortnightly recordings of the Llanelli and District 'Talking Newspaper for the Blind', usually by providing the 'Epilogue'. This medium affords an additional opportunity for reaching out to the wider community.

An annual bereavement service, arranged in conjunction with local Funeral Directors, is held at Greenfield during Advent. Feedback confirms that the service provides an important opportunity to proffer support for individuals and families grieving the loss of a loved one.

The Minister is engaged as a Hospital Chaplain at Ward 9, Prince Philip Hospital Llanelli but during Lockdown he instead became the Chaplain to the local 'Nightingale Hospital'. He is additionally engaged in

supporting individuals and families who approach the church for pastoral care and assistance to deal with domestic needs.

16. CHARITY WORK

16.1 Communion Offerings

The church supports local and national charities, principally through offerings taken at all Communion Services throughout the year. These charitable offerings are augmented by specific fund-raising activities organised by various church departments and by designated retiring collections. The breakdown of these Communion Offerings can be seen in the financial section of this report.

16.2 Church Choir Initiatives

Apart from their support at church services and special events members of the choir have for many years been actively involved in raising funds for worthy causes. Funds raised regularly by the church choir, through cake stalls, book stalls, and bric-a-brac stalls are generally directed to specific local causes. Plans are in hand to resume this valuable activity which was disrupted by Covid 19.

16.3 Church Members engaged in Designated Charity Work

Several church members are regularly engaged in charity work for a range of local and national charities, including Llanelli Talking Newspaper, Blood Cancer UK, Torch Christian Fellowship, Age Cymru Sir Gâr, Cancer Research, British Heart Foundation, Barnados, Parkinson's UK, Trussell Food Bank, and the Cancer Information Support Services.

16.4 Trussell Trust Food Bank

Greenfield supports the local Trussell Trust Food Bank located at Myrtle House, Llanelli. Normally contributions of foodstuffs and toiletries were delivered weekly to the food bank but Covid 19 restrictions caused a cessation of the link with the Food Bank. Greenfield therefore, sought through the operation of the Wednesday evening soup station, to extend support to those in need. It is intended to resume support of the Trussell Trust Foodbank in 2022.

17. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

Greenfield, as one of the largest and most centrally situated churches in Llanelli, is often used for special, formal fundraising events.

The Trustees of the church are supportive of the use of the chapel by selective external organisations. Various local schools utilise the facilities for concerts and prize giving events. Local choirs use the facilities for concerts, auditions or as a rehearsal venue.

The church lettings policy accords with guidance from Greenfield's Insurers. The church secretary is the main point of contact in respect of church lettings so that the appropriate insurance and regulatory checks can be consistently undertaken.

18. TECHNOLOGICAL AIDS.

Technology, including the use of audio-visual equipment, is an integral part of worship and mission. The Trustees are extremely grateful for the valuable services provided by church members in organising and operating the various technical services e.g., the church website, power point and other technical aids. Platforms such *Zoom*; *WhyPay* and *Skype* have been extremely useful during the Lockdown.

Loop systems for individuals with hearing loss, are installed in both the chapel and the schoolroom. A recent upgrade to the sound system has been undertaken in the main chapel which included improvements to the loop system coverage, the addition of extra speakers in the gallery along with a new additional amplifier.

19. GREENFIELD PREMISES.

19.1 Beneficial Ownership

The church is the beneficial owner of the following asset - the church premises - the legal title of which is held by the church's custodian Trustees – The Baptist Union Corporation Ltd.

19.2 The Chapel

The 163-year-old church building is subject to a constant need of upkeep and maintenance. Greenfield is a Grade 2 listed building, and this imposes restrictions and constraints on the building, development and repair work permitted. Previous experience has demonstrated that, as a listed building in a prominent area of the town, repair and replacement have had to be consistent with original materials, impacting heavily on cost.

19.3 Church Manse

The church does not currently own a manse. Some financial provision is, however, retained in a Manse Fund specifically for the purpose of supporting a minister of the church in need of housing accommodation. The Manse Fund is registered as a separate Charity – Registration Number 226501.

19.4 Buildings Survey

The church is insured with the Baptist Insurance Company. The last insurer's survey was undertaken in June 2016. A quinquennial survey investigation is planned for 2022.

20. FINANCIAL STATEMENTS

The Trustees are jointly and severally responsible for ensuring that complete and accurate financial statements are prepared for each financial year. These statements are required by law to give a true and fair account of that Charity and of the surplus or deficit for the respective financial year.

The Trustees are required to:

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

The accounts of Greenfield Baptist Church are prepared on a 'Receipts and Payments' basis. The Accounts and Statements of Assets and Liabilities for the year ending 31 December 2021 are set out in the Financial Section of the 2022 Church Report.

Church members have agreed that the end of year accounts be examined by external examiners every 5 years. The 2016 Financial Results were subject to external examination. The examination of the annual financial results will remain the responsibility of the formally appointed Internal Examiners until the next external examination of accounts is scheduled for the 2021 accounts. Due to the Pandemic it was determined by the Church Trustees that the Internal Examiners would examine the 2021 accounts and that the 2022 accounts would be released for external examination. The Internal Examiners' report for 2021 can be found in the Financial Section of the 2022 Church Report.

The Financial Report, The Trustees' Report, and the Internal Examiners' Report in respect of 2020 were all accepted by the church Trustees on behalf of the church membership. These reports were filed, with the Charity Commission within the acknowledged, revised, deadline date. The reports were circulated to all members prior to submission to the Charity Commission. Formal ratification by church members will be sought at the first possible Church meeting.

20.1 Finance Regulations

The Financial Regulations Policy and Procedure implemented in 2016 contained specific requirements for Departmental Treasurers. Training sessions, delivered by the Internal Examiners, have resulted in greater consistency of accounting methods and the Internal Examiners and the Trustees are grateful for the continued endeavours of all Departmental Treasurers.

20.2 Payment of Trustees

The Minister of the church continues to be the only Trustee who is remunerated by the church charity.

20.3 Principal Funding Sources

The main source of church income is derived from the generous regular offerings of church members and other worshippers. Legacy income and Gift Aid income, including the Gift Aid Small Donations (GASDS),

supplement this income source. Trustees continue to encourage those who are eligible, to participate in the Gift Aid scheme. The relevant forms are available from the Church Treasurer.

Increasing numbers of worshippers now contribute directly through the banking system. Any other worshippers wishing to avail themselves of this facility are invited to contact the Church Treasurer for further details and the requisite form.

Bespoke gifts for specific purposes or projects are often received at the church; many are anonymously donated and cannot, therefore, be formally acknowledged. The church Trustees are keen to take the opportunity through this church report, to express their gratitude for these kind, generous, and often anonymous gifts.

20.4 Pensions

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"), formerly known as the Baptist Ministers' Pension Fund, until 31 December 2011 ("The Ministers' Fund"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

Monthly contributions are made towards the Defined Benefit Deficit Scheme of the Baptist Pension Fund.

20.4.1 Pensions Auto Enrolment

The Trustees met their responsibilities under Auto Enrolment of Pensions, and achieved the 1 January 2017 Staging Date. Subsequent re-enrolment parameters have also been met.

20.5 Cessation Event

Formal notification of a cessation event was received from the Baptist Pension Scheme in November 2018. Church members, mindful that a cessation event could have serious financial implications for the church, recommended that the Church Trustees seek legal guidance on the matter. Blake Morgan Solicitors (Cardiff) were engaged, and subsequently the church entered a Deferred Debt Arrangement (DDA) in August 2020. Estimated debt figures are issued monthly by the Baptist Pension Administrators and Greenfield Trustees review these figures on a monthly basis.

Church members will receive regular updates in relation to the Pensions Deficit at Church Meetings.

21. BUILDING DEVELOPMENTS

21.1 Planned Preventative Maintenance

Planned, preventative maintenance is under the auspices of the church Trustees. All costs are approved in accordance with the Financial Regulations of the church.

21.2 Reactive Maintenance

Greenfield has service contracts to cover any breakdown in respect of heating. Constant checking of the premises is designed to minimise the need for much reactive maintenance.

21.3. Building improvements or developments

During the lockdown period advantage was taken, when appropriate, to install secondary glazing in parts of the chapel.

A drone has been used to identify some roofing problems which have recently been detected. Some urgent repair work was undertaken in 2021. Estimates for further work are awaited.

Most proposed building improvement work has been curtailed due to the pandemic and in particular to uncertainty regarding Greenfield's portion of the Baptist Pension Defined Benefit deficit.

The following improvements or developments are currently being scheduled or investigated:-

Work item	Working estimate	total £106,200
Contact being made with suitably qualified professionals re a quinquennial inspection - a recommendation of the BUGB. This five yearly report, on the status of our Grade II listed building, will provide a detailed status of the structure and also will provide recommendations on how to maintain and secure the structure of our building for future generations. It is anticipated that various additional work might be identified	£1,500	
Replacement of 163 year old front doors	£10,000	
The plastering and repainting of the internal walls of the chapel and subsequent decoration is now becoming an urgent requirement. Improvement work to the chapel ceiling has also been identified. There is an expectation that the scaffolding required for the work to proceed will be costly and additionally, it is anticipated that there will be a need for temporary relocation of church services.	£10,000	
Positioning of safety rails in front rows of the gallery of the chapel.	£5,000	
Repainting of exterior of the church	£1,000	
Repainting the railings surrounding the church	£3,000	
Replacement of current ceiling in the chapel	£20,000	
Replacement of chapel windows in the Station Road aspect	£30,000	
Fitting of lighting for lane gate access	£2,000	
Replace handles on kitchen cupboards	£350	

Removal of the rear pews in order to improve accessibility within the chapel. Initial discussions have been held with the relevant regulatory authorities regarding the developments designed to improve manoeuvrability for individuals with disabilities. This could entail the repositioning of some seating but the effect of these developments should prove invaluable should there be a fire within the church premises.	£3,000
Replacement boiler following recent inspection	£20,000
Replace fault emergency lighting	£350

22. RESERVES POLICY.

The building improvements itemised in section 21 above feature within the Reserves Policy. In addition, changes to the ministerial leadership of the church at some future time, may well result in major reduction in income and this change could also create ensuing housing costs.

Greenfield has agreed to support a church member for the two years of study at the Baptist College. This support will include payment of study costs.

Additional costs are anticipated for plans associated with the development of youth ministry at Greenfield.

With the possible expansion of some of the developments within the operation of the church it is probable that additional ministerial support will be sought.

Concern and uncertainty created by the notification received from the Baptist Pension Authority that Greenfield faced a cessation event has had a major impact on planned and proposed building work. Following receipt of formal notification from the Pensions Authority a decision was taken by church members, at a specially convened meeting, to accumulate sufficient financial funds to cover the initial sum notified as a church liability. Immediate action was taken to place some funds in restricted accounts and to further accrue sufficient funds to meet the estimated sum advised in the initial notification of the debt. This responsibility and action curbed scheduled, planned building work and proposed developments and in effect imposed a moratorium on such activities. Subsequently the Covid19 restrictions have had yet further limiting influence.

As indicated in 20.5 above, Greenfield has now entered into a Deferred Debt Arrangement with the Pension Fund and is therefore restored as a member of the Pension Fund. It is anticipated that sufficient monitoring of estimated debt figures will now permit the Trustees, to place on the agenda of the next possible church meeting, an item seeking release of restriction for some of the funding currently allocated to the Pension Liability.

23. CONCLUSION AND REINFORCEMENT OF PURPOSE

The last couple of years have been beset with challenge and change but with God's grace the church at Greenfield has continued to grow and develop. The Covid pandemic and subsequent controls and restrictions impacted strongly on many of the certainties of life and placed enormous pressure on our

established routines and procedures. The church re-opened in April 2021 following a second period of lockdown and has effectively continued, with the combined team effort of Trustees, and with considerable support from many of the church community in respect of stewarding and cleaning. The safety and well-being of all who attend Greenfield was and continues to be paramount. Slowly and steadily the worshipping congregation have been returning but, thanks to the efforts of David and Darryl on-line services and Facebook services still continuing. It has been such a delight to welcome new people sharing with us in worship at various services.

This report from the Trustees of Greenfield relates to the year of 2021 and is a true reflection of the Christian work and witness of the church and its efforts to reach out to its members, friends and to the wider community.

Appendix A

POLICIES AND PROCEDURES

PURPOSE

As indicated in the Church Constitution – ‘the principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Policies and Procedures for the operational matters at Greenfield Llanelli

All aspects of our lives involve risk and the life of the church is no exception. The Charity Commission expects trustees of charities to assess the risks they carry and to take steps to mitigate those risks (*statement from the Association of Church Accountants and Treasurers*). Greenfield has a Risk Register which is reviewed annually (unless there a need to review within that period). The Church has also introduced numerous policies and procedures in order to meet specific needs and requirements or which are necessary to mitigate such risks. These policies and procedures are listed below and are structured under the following headings: -

- Safeguarding and Respect for Others
- Establishing and Maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

After the various Lockdowns have ended the trustees have been mindful that returning to the church under Covid has required that various assessments and procedures have had to be modified to cater for the additional impact Covid has had on church activities.

(* below denotes training linked to the policy/procedure which will be reviewed and updated as necessary)

CATEGORY	SPECIFIC	POLICY AND PROCEDURE	RISK ASSESSMENT	GUIDELINES	RELATED POLICIES
SAFEGUARDING AND RESPECT FOR OTHERS	Safeguarding Children	Operational *	Standard risk assessment completed	Prime Guideline BUGB ‘Safe to Grow’	• Safeguarding Adults at Risk • Appointing and Managing Volunteers
	Safeguarding Adults at Risk	Operational *	Standard risk assessment completed	Prime Guideline BUGB ‘Safe to Grow’	• Safeguarding Children • Appointing and Managing Volunteers
	DBS Checking Procedure	Operational	BUGB function	Due Diligence	• Appointing and Managing Volunteers
	Appointing and Managing Volunteers	Operational	Completed	Prime Guideline BUGB ‘Safe to Grow’	• Safeguarding Policies • HR Best Practice
	Greenfield Soup Kitchen Standards	Entry and Behavioural Policy	Standard risk assessment completed	Greenfield Safeguarding policies	• Safeguarding Adults at Risk

CATEGORY	SPECIFIC	POLICY AND	RISK ASSESSMENT	GUIDELINES	RELATED
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		PROCEDURE			POLICIES
ESTABLISHING AND MAINTAINING A SAFE ENVIRONMENT	General Management of Risk (part of the Risk Assessment procedure)	Greenfield Baptist Church Risk Register	Completed and confirmed by Internal Examiners	Various including Charity Commission, Baptist Insurance Company, HMRC	
	Greenfield Health and Safety	Policy operational	Standard risk assessment completed	Various including BUGB	
	First Aid needs	In preparation stage	In preparation stage	Proprietary guidance & Resuscitation Council UK guidelines	Greenfield Health and Safety Policy
	Food Safety and Hygiene	Policy operational	Standard risk assessment completed	Food Standards Agency	Greenfield Health and Safety Policy
	Greenfield Emergency Evacuation and Fire Policy	Policy Operational.	Comprehensive Risk assessment undertaken end of 2016	Professional Fire Risk Assessment undertaken by external organisation	Greenfield Emergency Evacuation and Fire Policy
	Fire Safety alarm testing	Standard weekly operation	–	Professional guidelines	Greenfield Emergency Evacuation and Fire Policy
	Safety Evacuation Process	Standard operation *	Standard risk Assessment completed	Professional guidelines	Greenfield Emergency 2019 and Fire Policy
	Greenfield First Aid Reporting	Reporting procedure operational	–	–	Greenfield Health and Safety Policy
	Lone Working	Procedure operational	Standard risk assessment completed	Baptist Insurance guidelines contextualised	Working at Height procedure
	Working at Height	Procedure operational	Standard risk assessment completed	Baptist Insurance guidelines contextualised	Lone Working procedure
	Use of Baptistry	Procedure operational	Standard risk assessment completed	Baptist Insurance guidelines contextualised	Lone Working procedure
	Slips, Trips and Falls	Procedure operational	Standard risk assessment completed	Baptist Insurance guidelines contextualised	- Lone Working procedure - Working at Height procedure
	Personal Safety	Policy operational	Standard risk assessment completed	Baptist Insurance guidelines contextualised	Lone Working procedure
	Asbestos Safety	No policy required	Professional Survey undertaken 2016	Professional guidelines	–

	Covid Risk Assessment	Operational	Completed	Government and BUGB	
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CATEGORY	SPECIFIC	POLICY AND PROCEDURE	RISK ASSESSMENT	GUIDELINES	RELATED POLICIES
FINANCIAL	Greenfield Finance Regulations	Comprehensive policy and procedure in operation	Standard Risk Assessment completed	Mainly Charity Commission and HMRC	
	Appointment of Internal Examiners	Policy operational	–	–	Greenfield Baptist Church Financial Regulations
	Appointment of External Examiners	Determined by Trustees	–	–	Greenfield Baptist Church Financial Regulations
	Cessation Fund Protocol	Protocol operational	–	–	–

CATEGORY	SPECIFIC	POLICY AND PROCEDURE	RISK ASSESSMENT	GUIDELINES	RELATED POLICIES
STATUTORY, REGULATORY AND LEGAL	Data Protection Policy	Policy operational	Risk Assessment Completed	BUGB and Data Commissioner	
	Data Retention and Archive Policy	Ongoing			
	Conflict of Interest Protocol	Protocol operational		Charity Commission guidelines	
	Use of CCTV on and around Church Premises				Data Protection Policy and Personal Information Audit
	Appointment of Church Officers	In accordance with Greenfield Church constitution	–	–	Greenfield Baptist Church Financial Regulations
	Appointment of TRUSTEES	In accordance with Greenfield Church constitution	–	–	Greenfield Baptist Church Financial Regulations
	Church Music Licence	–	–	CCLI	–

CATEGORY	SPECIFIC	POLICY AND	RISK ASSESSMENT	GUIDELINES	RELATED POLICIES
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		PROCEDURE			
DISPUTE RESOLUTION	Dealing with an Employee's Grievance issues	Greenfield Grievance Policy	-----	ACAS Code of Practice and ACAS guide to Grievance at Work	• Disciplinary Policy • Formal Complaints Policy
	Dealing with Disciplinary issues at Work	Greenfield Disciplinary Policy	-----	ACAS Code of Practice and ACAS guide to Discipline at Work	• Grievance Policy
	Dealing with Capability in the Workplace	Greenfield Capability Policy and Procedure	-----	ACAS guidelines	• Grievance Policy • Disciplinary Policy
	Dealing with formal Complaints	Greenfield Formal Complaints Procedure	-----	-----	• Grievance Policy for employees

Greenfield Baptist Church
Handbook
June 2021

Financial Statement
for the year ending
31st December 2021.

2020	RECEIPTS	<i>Note</i>	2021
75784	Offerings	1	78130
22749	Sundry Receipts	2	21234
365	Additional Receipts	3	0
5448	Mission Work	4	5778
2034	Communion Offerings	5	5781
330	Charity Receipts	6	714
3649	Church Community Social Events	10	1044
	Departmental Receipts (Junior Church closing balance)		200
110359	SUB TOTAL		112881
399	Bank Interest	9	381
110758	TOTAL		113262
2020	PAYMENTS		2021
38816	Pastoral and Associated Costs	11	41201
6828	Other Salaries and Associated Costs	12	7590
2724	Pension Deficit	13	3695
9085	Mission Work	14	13432
2950	Communion Offerings	15	4025
1000	Charity Donations	16	1922
2675	Utilities	17	2433
5816	Buildings	18	11004
3443	Insurances		3403
1281	Stationery, Printing & Postage	19	1489
6111	Miscellaneous	19	3798
1848	Affiliation Fees		2140
723	Reimbursements	22	530
2868	Church Community Social Events	23	1428
86168	SUB TOTAL		98090
	Movement / Transfer to Other Greenfield Bank		
43082	Accounts	21	23725
129250	TOTAL		121815
24191	Balance of Receipts over Payments		14791
	DEPARTMENTAL		
849	Receipts	7	196
1236	Payments	20	407

2020	Note 1 - Offertories	2021
26682	Envelopes	25132
44323	Direct Credits to Bank	47208
3531	Cash	5790
1248	Grants	0
75784	TOTAL	78130

2020	Note 2 - Sundry Receipts	2021
7665	Donations	6355
4405	Soup Station	2450
485	CDs/ Newsletters	345
0	Reimb/Weddings/Funerals	50
385	Flowers	225
9809	Gift Aid	11809
22749	TOTAL	21234

2020	Note 3 - Additional Receipts	2021
365	Coffee Morning	0
365	TOTAL	0

2020	Note 4 - Mission Work	2021
3856	BMS World Mission	2962
480	Baptist Union Home Mission	312
40	Christian Aid	1692
436	Barnabus Fund	549
436	Open Doors	263
200	Other	0
5448	TOTAL	5778

2020	Note 5 - Communion Offerings	2021
2034	Various	5781
2034	TOTAL	5781

2020	Note 6 - Charity Receipts	2021
330	Various	714
330	TOTAL	714

2020	Note 7 - Departmental	2021
632	Choir	5
120	Junior Church	185
36	Open Door	5
61	Men's Fellowship	1
849	TOTAL	196

2020	Note 8 - Internet Account	2021
0	No transactions	0

2020	Note 9 - Bank Interest	2021
55	Internet Account 1	5
37	Internet Account 2	3
122	N & I Investment Account	2
13	Baptist Union Ministry Account	8
37	Barclays Investment Account**	6
135	Monmouth Building Society	357
399	TOTAL	381

2020	Note 10 - Church Community Social Events	2021
3649	Pantomime	1044
0	Church Trip	0
0	Christmas Lunch	0
3649	TOTAL	1044

2020	Note 11 - Pastoral and Associated Costs	2021
33706	Stipend and Housing Allowance	33696
660	Pulpit Supplies	330
4450	Expenses	7175
38816	TOTAL	41201

2020	Note 12 - Other Salaries and Associated Costs	2021
100	Organist	500
6728	Cleaner and Caretaker	7090
6828	TOTAL	7590

2020	Note 13 - Pension Deficit	2021
2724	Baptist Pension Scheme Shortfall	3695
2724	TOTAL	3695

2020	Note 14 - Mission Work	2021
5111	BMS World Mission	4492
220	Support for BMS Hope Home	120
573	Baptist Union Home Mission	2812
0	Christian Aid	2500
585	Barnabus Fund	750
585	Open Doors	500
211	Soup Kitchen	898
800	Street Connect	600
0	Bibles for Children (local school)	595
1000	Special (Womens' Day of Prayer)	165
9085	TOTAL	13432

2020	Note 15 - Communion Offerings	2021
225	Leprosy	225
225	Heol Goffa School	0
350	Christian Blind Mission	350
200	British Heart Foundation	100
130	Cancer Research Wales	350
100	Motor Neurone Association	250
100	Save the Children	200
100	Versus Arthritis (formerly Arthritis Care)	0
100	Blood cancer UK	250
100	Good News for Everyone (formerly Gideon's UK)	300
120	MAF	500
100	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	0
100	Bible Society	250
600	Spurgeons	600
100	Cardiff Baptist College	250
100	Llanelli Talking Newspaper	200
100	Parkinson's UK Association	200
2850	TOTAL	4025

2020	Note 16 - Charity Donations	2021
100	Llanelli Hospice	500
0	Salvation Army	200
0	MIND (Bereavement Service)	200
0	Crisis for Christmas	500
200	Benevolent Fund	522
200	Trussell Trust Foodbank	0
350	Blood Bikes	0
250	Richard Taylor Fund	0
1100	TOTAL	1922

2020	Note 17 - Utilities	2021
2504	Light and Heat	2207
171	Water	226
2675	TOTAL	2433

2020	Note 18 - Buildings	2021
674	General Repairs	4867
4750	Property Renovations	5217
392	Fire Protection	262
0	Grounds & Pest Controls	288
0	Use of other premises (due to Covid 19 restrictions)	370
5816	TOTAL	11004

2020	Note 19 - Miscellaneous	2021
1962	Licences	1035
984	Technical Costs	686
198	Piano and Organ Tuning	0
1271	Cleaning and Associated Costs	218
148	PAT Testing	151
1415	Health & Safety & Associated Costs	776
0	Admin related costs *	1489
0	Other Sundry items *	932
133	Training	0
6111	TOTAL	5287

* *previously included with cleaning and associated costs*

2020	Note 20 - Departmental	2021
865	Choir	277
371	Junior Church	130
0	Open Door	0
0	Men's Fellowship	0
	Youth	
1236	TOTAL	407

2020	Note 21 - Transfer to other Bank Accounts	2021
43082	Transfer to other Greenfield Bank Accounts	23725
43082	TOTAL	23725

2020	Note 22 - Reimbursements	2021
0	Junior Church Materials	19
723	Youth Materials	511

723	TOTAL	530
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2020	Note 23 - Church Community Social Events	2021
2868	Pantomime	1428

2868

TOTAL

1428

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2021

HSBC - COMMUNITY ACCOUNT	£
Balance at 1 January 2021	5372.47
Balance of Receipts over Payments Jan - Dec 2021	14790.61
Transfer in from Greenfield Barclays A/C	1275.18
Transfer to Barclays Soup Stn A/C Jan-Dec 2021	-1895.95
Transfer to HSBC A/C No 1	-10.00
Transfer in from HSBC A/C No 2 (to finance building work)	10084.20
Transfer to HSBC Internet A/C No 2 August 2021	-21809.02
Transfer to Lloyds	-10.00
Balance at 31 December 2021	7797.49
HSBC INTERNET ACCOUNT No 2 (Building Fund)	£
Balance at 1 January 2021	33594.78
Interest added Jan-Dec 2021	3.34
Transfer in from HSBC Community Account	21809.02
Transfer into HSBC Community A/C (to finance building work)	-10084.20
Balance at 31 December 2021	45322.94
NS&I INVESTMENT ACCOUNT	£
Balance at 1 January 2021	17053.37
Interest added Jan-Dec 2021	1.71
Balance at 31 December 2021	17055.08
MONMOUTH BUILDING SOCIETY	£
Balance at 1 January 2021	61943.58
Interest added March 2021	356.83
Balance at 31 December 2021	62300.41
BARCLAYS COMMUNITY ACCOUNT (for operation of Soup Station)	£
Balance at 1 January 2021	8278.19
Balance of Receipts over Payments	1387.15
Balance at 31 December 2021	9665.34

TOTAL CASH ASSETS	142141.26
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MINISTRY FUND - BAPTIST UNION CORPORATION	£
Balance at 1 January 2021	3989.91
Interest Added Jan-Dec 2021	7.93
Balance at 31 December 2021	3997.84

THE FOLLOWING THREE ACCOUNTS ARE DESIGNATED FOR GREENFIELD CESSATION FUND

HSBC INTERNET ACCOUNT No 1 (Restricted)	£
Balance at 1 January 2021	46658.59
Interest Added Jan-Dec 2021	4.71
Balance at 31 December 2021	46663.30

LLOYDS BANK TREASURER'S ACCOUNT (Restricted)	£
Balance at 1 January 2021	65010.00
Deposit February 2021	10.00
Balance at 31 December 2021	65020.00

BARCLAYS BUSINESS SAVINGS ACCOUNT (Restricted)	£
Opening Balance at 1 January 2021	65037.33
Interest Added Jan-Dec 2021	6.48
Balance at 31 December 2021	65043.81

TOTAL CESSATION FUNDS	176727.11
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TOTAL MONETARY ASSETS at 31st DECEMBER 2021
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BANK AND CASH BALANCES

<i>Representing balances on the following accounts:-</i>	£
General Fund (Unrestricted)	142141.26
Manse Fund (Designated)	98450.33
Ministry Fund (Restricted)	3997.84
Sunday School Legacy Fund incl. interest (Designated)	1796.34
Choir Fund (Designated)	1544.00
Open Door Fellowship (Designated)	242.00
Men's Fellowship (Designated)	1275.00
Cessation Fund (Restricted)	176727.11

TOTAL	426173.88
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Basis of Accounts

LIABILITIES - CESSATION FUND CONTINGENCY

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –
CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £3,438,638
INCLUDING ORGAN £242,488 AND CONTENTS £103,503

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION
CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF
ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2021 AS
APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF GREENFIELD BAPTIST CHURCH, LLANELLI

We report on the accounts of the charity for the year ended 31st December 2021.

Respective responsibilities of trustees and examiners

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- *to keep accounting records in accordance with section 130 of the 2011 Act; and*
- *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act*

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Names: Mr A H Williams

Ms S Angelone

Date: 6th June 2022

GREENFIELD BAPTIST CHURCH

England & Wales - Charity number 1150291

Accounts

Financial Statement
for the year ending
31st December 2020.

2019	RECEIPTS	NOTE	2020
88579	Offerings	1	75784
43367	Sundry Receipts	2	22749
1716	Additional Receipts	3	365
8816	Mission Work	4	5448
5229	Communion Offerings	5	2034
4515	Charity Receipts	6	330
3575	Church Community Social Events	10	3649
155797	SUB TOTAL		110359
360	Bank Interest	9	399
156157	TOTAL		110758
2019	PAYMENTS		2020
39074	Pastoral and Associated Costs	11	38816
6638	Other Salaries and Associated Costs	12	6828
3553	Pension Deficit	13	2724
17608	Mission Work	14	9085
5944	Communion Offerings	15	2950
5314	Charity Donations	16	1000
3772	Utilities	17	2675
1148	Buildings	18	5816
3394	Insurances		3443
2932	Printing and Stationery, Postage		1281
9204	Miscellaneous	19	6111
1824	Affiliation Fees		1848
262	Reimbursements	22	723
5033	Church Community Social Events	23	2868
105700	SUB TOTAL		86168
53675	Movement / Transfer to Other Greenfield Bank Accounts	21	43082
159375	TOTAL		129250
50097	Balance of Receipts over Payments		24191
	DEPARTMENTAL		
3892	Receipts	7	849
3426	Payments	20	1236

2019	Note 1 - Offertories	2020
39328	Envelopes	26682
35881	Direct Credits to Bank	44323
13370	Cash	3531
0	Grants	1248
88579	TOTAL	75784
2019	Note 2 - Sundry Receipts	2020
24892	Donations	7665
5976	Soup Station	4405
0	CDs/ Newsletters	485
100	Buildings: Lettings / Fund	0
0	Flowers	385
12399	Gift Aid	9809
43367	TOTAL	22749
2019	Note 3 - Additional Receipts	2020
1666	Coffee Morning	365
50	Miscellaneous	0
1716	TOTAL	365
2019	Note 4 - Mission Work	2020
3335	BMS World Mission	3856
1123	Baptist Union Home Mission	480
2902	Christian Aid	40
440	Barnabus Fund	436
479	Open Doors	436
537	Scripture Union	0
0	Other	200
8816	TOTAL	5448
2019	Note 5 - Communion Offerings	2020
5229	Various	2034
5229	TOTAL	2034

2019	Note 6 - Charity Receipts	2020
4515	Various	330
4515	TOTAL	330

2019	Note 7 - Departmental	2020
2715	Choir	632
412	Junior Church	120
198	Open Door	36
567	Men's Fellowship	61
3892	TOTAL	849

2019	Note 8 - Internet Account	2020
0	No transactions	0

2019	Note 9 - Bank Interest	2020
103	Internet Account 1	55
77	Internet Account 2	37
134	N & I Investment Account	122
34	Baptist Union Ministry Account	13
12	Baptist Union Corporation Account*	0
0	Barclays Investment Account**	37
0	Monmouth Building Society	135
360	TOTAL	399

* account closed 2019

** account opened 2020

2019	Note 10 - Church Community Social Events	2020
2211	Pantomime	3649
284	Church Trip	0
1080	Christmas Lunch	0
3575	TOTAL	3649

2019	Note 11 - Pastoral and Associated Costs	2020
33399	Stipend and Housing Allowance	33706
1325	Pulpit Supplies	660
4350	Expenses	4450
39074	TOTAL	38816

2019	Note 12 - Other Salaries and Associated Costs	2020
275	Organist	100
6363	Cleaner and Caretaker	6728
6638	TOTAL	6828

2019	Note 13 - Pension Deficit	2020
3553	Baptist Pension Scheme Shortfall	2724
3553	TOTAL	2724

2019	Note 14 - Mission Work	2020
4699	BMS World Mission	5111
240	Support for BMS Hope Home	220
2727	Baptist Union Home Mission	573
3083	Christian Aid	0
500	Barnabus Fund	585
550	Open Doors	585
2574	Soup Kitchen	211
784	Street Connect	800
351	Bibles for Children	0
1500	Mission Africa	0
600	Scripture Union	0
0	Special	1000
17608	TOTAL	9085

2019	Note 15 - Communion Offerings	2020
225	Leprosy	225
200	Heol Goffa School	225
360	Christian Blind Mission	350
200	British Heart Foundation	200
0	Cancer Research Wales	130
175	Motor Neurone Association	100
175	Save the Children	100
200	Versus Arthritis (formerly Arthritis Care)	100
334	Bloodwise	100
500	Good News for Everyone (formerly Gideon's UK)	100
400	MAF	120
250	Age Cymru Dyfed (formerly Age Cymru Sir Gar)	100
350	Bible Society	100
1200	Spurgeons	600
600	Cardiff Baptist College	100
200	Llanelli Talking Newspaper	100
275	Parkinson's UK Association	100
300	Llanelli Hospice	100
5944	TOTAL	2950

2019	Note 16 - Charity Donations	2020
250	SASRA	0
1400	Llanelli Hospice	0

120	Salvation Army	0
350	MIND	0
840	Parkinson's UK (2019 Annual Walk)	0
350	British Heart Foundation	0
400	Daylight Trust	0
400	Divinity Trust	0
289	Crisis for Christmas	0
250	PPH Breast Care Unit	0
250	PPH Chemotherapy Unit	0
50	Lammas Street Day Centre (memory of Irene Rees)	0
330	Benevolent Fund	200
35	Other	0
0	Trussell Trust Foodbank	200
0	Blood Bikes	350
0	Richard Taylor Fund	250
5314	TOTAL	1000
2019	Note 17 - Utilities	2020
3535	Light and Heat	2504
237	Water	171
3772	TOTAL	2675
2019	Note 18 - Buildings	2020
839	General Repairs	674
143	Property Renovations	4750
166	Fire Protection	392
1148	TOTAL	5816
2019	Note 19 - Miscellaneous	2020
802	Licences	1962
759	Technical Costs	984
600	Piano and Organ Tuning	198
1212	Cleaning and Associated Costs	1271
135	PAT Testing	148
0	Health & Safety	1415
5640	Legal Costs	0
56	International Bank exchange charges	0
0	Training	133
9204	TOTAL	6111

2019	Note 20 - Departmental	2020
2336	Choir	865
546	Junior Church	371
94	Open Door	0
450	Men's Fellowship	0
3426	TOTAL	1236
2019	Note 21 - Transfer to other Bank Accounts	2020
53675	Transfer to other Greenfield Bank Accounts	43082
53675	TOTAL	43082
2019	Note 22 - Reimbursements	2020
63	Junior Church - Books	0
199	Youth Materials	723
262	TOTAL	723
2019	Note 23 - Church Community Social Events	2020
3108	Pantomime	2868
340	Church Trip	0
1080	Christmas Lunch	0
255	Miscellaneous	0
250	Anniversary	0
5033	TOTAL	2868

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2020

HSBC - COMMUNITY ACCOUNT	£
Balance at 1 January 2020	3064.11
Balance of Receipts over Payments Jan - Dec 2020	24190.62
Transfer in from Greenfield Barclays A/C (reimbursement)	500.00
Transfer in from HSBC A/C No 1 (for DDA + return to fund donors)	7950.00
Transfer in from HSBC A/C No 2 (to finance building work)	12750.00
Transfer to Barclays Soup Stn A/C Jan-Dec 2020	-4323.26
Transfer to HSBC Internet A/C No 2 August 2020	-8000.00
Transfer to Monmouth BS - October 2020	-9809.00
Transfer to Monmouth BS - December 2020	-14000.00
Reimbursement	-6950.00
Balance at 31 December 2020	5372.47
HSBC INTERNET ACCOUNT No 2 (Building Fund)	£
Balance at 1 January 2020	38308.04
Interest added Jan-Dec 2020	36.74
Transfer into HSBC Community A/C as loan (March & June 2020)	-8000.00
Return transfer August 2020	8000.00
Transfer into HSBC Community A/C (to finance building work)	-4750.00
Balance at 31 December 2020	33594.78
NS&I INVESTMENT ACCOUNT	£
Balance at 1 January 2020	16931.47
Interest added Jan-Dec 2020	121.90
Balance at 31 December 2020	17053.37
MONMOUTH BUILDING SOCIETY	£
Balance at 1 January 2020	38000.00
Transfer from HSBC Community Account - Oct 2020	9809.00
Transfer from HSBC Community Account - Dec 2020	14000.00
Interest added March 2020	134.58
Balance at 31 December 2020	61943.58
BARCLAYS COMMUNITY ACCOUNT (for operation of Soup Station) 1x	£
Balance at 1 January 2020	5225.47
Balance of Receipts over Payments	-770.54
Transfer in from HSBC Community A/C - April 2020	1934.00
Transfer in from HSBC Community A/C - June 2020	50.00
Transfer in from HSBC Community A/C - August 2020	205.00
Transfer in from HSBC Community A/C - Sept 2020	870.00
Transfer in from HSBC Community A/C - Oct 2020	429.26
Transfer in from HSBC Community A/C - Nov 2020	430.00
Transfer in from HSBC Community A/C - Dec 2020	405.00
Transfer into HSBC Community A/C April 2020 (reimbursement)	-500.00
Balance at 31 December 2020	8278.19

TOTAL CASH ASSETS	126242
BAPTIST UNION CORPORATION (Ministry Fund)	£
Balance at 1 January 2020	3977.13
Interest Added Jan-Jun 2020	9.10
Interest Added July-Dec 2020	3.68
Balance at 31 December 2020	3989.91

THE FOLLOWING THREE ACCOUNTS ARE DESIGNATED FOR GREENFIELD CESSATION FUND

HSBC INTERNET ACCOUNT No 1 (Restricted)	£
Balance at 1 January 2020	54553.15
Transfer to HSBC Community A/C (for payment of DDA)	-1000.00
Transfer to HSBC Community Account (for repayment to donors)	-6950.00
Interest Added Jan-Dec 2020	55.44
Balance at 31 December 2020	46658.59

LLOYDS BANK TREASURER'S ACCOUNT (Restricted)	£
Balance at 1 January 2020	65010.00
Balance at 31 December 2020	65010.00

BARCLAYS COMMUNITY ACCOUNT	£
<i>Balance at 1 January 2020 £70225.47 A/C split 10 January 2020 into:-</i>	
<i>£5225.47 - Community Account which is now UNRESTRICTED see 1x</i>	
<i>£65000.00 - Business Savings Account RESTRICTED see 2x</i>	

BARCLAYS BUSINESS SAVINGS ACCOUNT (Restricted) 2x	£
Opening Balance at 10 January 2020	65000.00
Interest Added Jan-Dec 2020	37.33
Balance at 31 December 2020	65037.33

TOTAL CESSATION FUNDS **176705.92**

**TOTAL MONETARY ASSETS
AT 31st DECEMBER 2020**

BANK AND CASH BALANCES	£
<i>Representing balances on the following accounts:-</i>	
General Fund (Unrestricted)	126242.39
Manse Fund (Designated)	98437.87
Ministry Fund (Restricted)	3989.91
Sunday School Legacy Fund incl. interest (Designated)	1796.16
Junior Church (Designated)	360.82
Choir Fund (Designated)	2049.50
Open Door Fellowship (Designated)	200.79
Men's Fellowship (Designated)	1212.76
Cessation Fund (Restricted)	176705.92
	410996.12

Basis of Accounts

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET -
CHURCH PREMISES AT MURRAY STREET LLANELLI CARMARTHENSHIRE SA15 1DZ
- INSURED VALUE £3,374,522
THE LEGAL TITLE OF THIS ASSET IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE
THE BAPTIST UNION CORPORATION LTD.

THE CHURCH ALSO OWNS FIXTURES, FURNITURE AND EQUIPMENT WITH AN
INSURED VALUE OF £101,573 AND A CHURCH ORGAN INSURED FOR £242,488

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

LIABILITIES - CESSATION FUND CONTINGENCY

THE ACCOUNTS AND STATEMENTS OF ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET AND RELATING TO THE
YEAR ENDING 31st DECEMBER 2020 ARE AS APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister)

Annette Gravell (Church Treasurer).....

INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF GREENFIELD BAPTIST CHURCH, LLANELLI

We report on the accounts of the charity for the year ended 31st December 2020.

Respective responsibilities of trustees and examiners

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

(1) which gives us reasonable cause to believe that in any material respect the requirements:

- *to keep accounting records in accordance with section 130 of the 2011 Act; and*
- *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act*

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Names: Mr A H Williams

Ms S Angelone

Date: 8th September 2021

TRUSTEES' REPORT 2020

Church Address: -

Greenfield Baptist Church

Murray Street

Llanelli

SA15 1DZ

Trustees: -

Minister	-	Rev David Jones BD
Church Secretary	-	Mr Darryl Benjamin BSc
Church Treasurer	-	Mrs Annette Gravell BSc MBA MSc JP
		Ms Sheenah Angelone
		Mr John Davies
		Mrs Sandra Davies
		Mr Stephen Davies
		Mr Stuart Leeke (completed term of office)
		Mr Graham Meredith
		Mr Mathew Taylor BEng MSc
		Mrs Susan Wooller
		Mr Michael Wooller
		Vacancy (1)

Bankers: -

HSBC
Vaughan Street
Llanelli

Lloyds Bank
Stepney Street
Llanelli

Barclays Bank
City of Cardiff branch
Cardiff

Monmouth Building Society
Union Street
Swansea

Independent Internal Examiners: -

Mr A H Williams
Ms S Angelone

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2. CHURCH PURPOSE AND OBJECTIVES
3. GREENFIELD CHURCH VALUES
4. THE MINISTER
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6. CHURCH MEMBERSHIP
7. CHURCH SERVICES AND MEETINGS
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10. CHURCH ADMINISTRATION
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12. CHURCH POLICIES AND PROCEDURES
13. SAFEGUARDING
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15. MISSION WORK
16. CHARITY WORK
17. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS
18. TECHNOLOGICAL AIDS
19. GREENFIELD PREMISES
20. FINANCIAL STATEMENTS
21. BUILDING DEVELOPMENTS
22. RESERVES POLICY.
23. CONCLUSION AND REINFORCEMENT OF PURPOSE

1. GOVERNING DOCUMENT.

Greenfield Baptist Church, Llanelli (hereinafter referred to as Greenfield) is a registered charity with the Charity Commissioners of England and Wales - Charity Number 1150291.

The current governing document - 'The Constitution' - was adopted at a Special Church Meeting held on 30th April 2014.

2. CHURCH PURPOSE AND OBJECTIVES

The principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes within the United Kingdom and/or other parts of the world.

Greenfield seeks to proclaim the Gospel of Jesus Christ and to ensure that the church continues to be a warm and welcoming community of faith.

In terms of Christian witness Greenfield strives, to ensure good stewardship of the resources and talents that God has provided, aiming to be a living witness to God's grace, at the heart of Llanelli.

3. GREENFIELD CHURCH VALUES

God is passionate about humanity. Even though humanity turned away from God, He demonstrated His love, forgiveness, and intention for us by sending His Son Jesus into the World. Jesus' life, teaching, death, and resurrection prove that passion. Greenfield seeks to demonstrate God's love through word and action, by valuing one another, and modelling ourselves on Jesus and His example. We recognise we cannot achieve this through our own strength or ability, instead, relying on God's grace, love, and power. We are committed to being a body led by the Spirit of God; seeking God's will and purpose in all we do in His name.

We strongly believe, as a church community, that relationships are the foundation of our Christian faith and hope. The building and developing of relationships with God and with one another are vital aspects of our church life as Christians.

It is often emphasised that Greenfield is so much more than 'just a building'. The significance of worshipping without a building has certainly been evident during the Pandemic Lockdowns. The effective partnership of David, our Minister and Darryl, our Church Secretary, has made it possible to provide 'online' and 'phone in' services as well as social media provision.

Baptists passionately believe in the uniqueness of Jesus, the importance of personal faith, and the expression of that faith through Believers' Baptism. So, as a gathered community of believers, we seek to discern the will of God: -

- There is no hierarchy; we seek to work together for good.
- We are a "priesthood of all believers".
- We are committed to informing others about God's love for us, which extends to all.
- We recognise that we are not in this alone, and seek to associate with fellow Baptists, Christians from other churches locally, nationally, and globally.
- We are welcoming to those who are seeking to learn more of the Christian faith.

4. THE MINISTER

The Rev David Jones continues to serve the church with unfailing Christian commitment. He has been the minister at Greenfield since September 1989. Through his witness and guidance membership numbers have been sustained in the church throughout this period.

5. CHURCH TRUSTEES.

The Minister, as defined by his role and responsibilities, is deemed to be a Church Trustee. Greenfield Church Constitution purports that a maximum, of up to twelve additional Trustees, are elected from among the baptised Church Members. Trustees at Greenfield are appointed for an initial four-year term with the opportunity to be nominated for reappointment at the end of each four-year term. The role of district deacon is incorporated into the role of a Trustee.

There are inherent legal responsibilities constituent with the role of Trustee. Prospective Trustees at Greenfield are apprised of the Baptist Unions guidelines and the Charity Commission requirements prior to submitting their name for consideration as a Trustee. It is acknowledged by all Greenfield Trustees that each has a personal responsibility to keep up-to-date with Charity Commission guidelines for Trusteeship.

Trustees recognise a duty under Common Law to act in the best interests of the charities they serve. Trustees, generally, should neither benefit from the charity nor be influenced by their wider interests, when involved in decisions affecting the charity. For charitable organisations, Trustees have a legal duty to avoid conflicts of interest under s175 of the Companies Act 2006. A Conflict-of-Interest Protocol is operational at Greenfield.

The Church Secretary and Church Treasurer are acknowledged as the Senior Officers of the church. They are appointed from within the group of Church Trustees, in accordance with the Church Constitution.

6. CHURCH MEMBERSHIP

During 2020 Greenfield witnessed two baptisms and received two additional members by profession and restoration.

In the year 2020 sixteen members sadly passed away and there were no transfers of membership.

7. CHURCH SERVICES AND MEETINGS

In March 2020 the national lockdown linked to the Covid-19 pandemic, resulted in total closure and temporary suspension of face-to-face worship within the chapel. When the resumption of communal worship was legally permitted, care was taken to ensure compliance with specific Risk Assessment procedures and within strict rules for hygiene and safety. Additional services have continued on-line, utilising the telephone network, Zoom, Skype, and other media platforms.

The normal schedule for services at the chapel is displayed below: -

Sunday

11.00 a.m. Morning Service (Family Worship with Junior Church and Crèche facilities)

6.00 p.m. Evening Worship

The Ordinance of the Lord's Supper is observed twice each month, normally:

- At the conclusion of the evening service on the (1st) Sunday of the month
- At the conclusion of the morning service on the (3rd) Sunday of the month

All who love the Lord are invited to share in the Lord's Supper. Communion, served by the Minister, is also available to members who are housebound or who no longer live independently, although this has been suspended during lockdown.

2.30 – 3.30 p.m. Sunday Study Social – Just 4 Youth

- Designed for 11–17-year-olds; these informal sessions are held in the church schoolroom and offer opportunities for friendship and socialising

Monday (on the 2nd Monday of each month)

7.00 p.m. Men's Fellowship

- An opportunity for fellowship, prayer, and mutual encouragement.

Tuesday

10.30 a.m. Morning Service

- A short service of worship followed by refreshments in the schoolroom. An Ecumenical Communion Service is held periodically at the conclusion of the service (normally at three monthly intervals).

7.30 p.m. Bible Study and Prayer Meeting

Wednesday

2.30 p.m. Open Door Fellowship

- The fellowship comprises a small but faithful group who warmly welcome visitors. Their focus is one of inclusion – the door is open to all.

6.30 to 8.30 p.m. Greenfield Soup Station

The Soup Station is an important aspect of Greenfield's efforts to outreach into the local community. A 'door' service has continued throughout the lockdown period.

6.30 to 7.30 p.m. Café Church

- Designed as an Evening Bible Study session for young adults (18-50? years old) these informal meetings are held, fortnightly usually in a social environment.

Thursday

6.30 p.m. Church Choir rehearsal

- The choir, led by our Minister, contributes positively to worship and seasonal celebrations and new members are always welcomed.

Friday

6.00 p.m. to 7.15 p.m.

- An opportunity for young children (ages 5 – 11) connected to the church and/or from the local community to share in friendship and recreation.

Saturday

Special 'Mission' Breakfasts are occasionally held on Saturday mornings.

Periodically, on Saturday mornings Trustees congregate for Breakfast and Prayer.

Special Services

Open-air services are held within the church grounds at key times during the Christian calendar, and members of the local community are also warmly welcomed. The support of the Salvation Army band, which regularly accompanies the annual outdoor Christmas Carol Service, is greatly appreciated.

Recording of Services

Sunday services, including sermons, are recorded, and can be accessed on the church website, You Tube, and on the church Facebook page. Edited recordings, including sermons and selected hymns, are available on CD or DVD. The Trustees and Church Members are grateful for the technical expertise of those Church Officers and family members who are engaged in this work, and who make this programme of outreach a reality. The provision for recorded services during Lockdowns has been a lifeline for so many and the feedback has been extremely positive and complementary.

On line and conference call services introduced during the Pandemic

Following the introduction of lockdowns during the Covid-19 Pandemic, where it was not possible to hold services in the chapel, various online and conference call services were set up to maintain the work of the church. Since the easing of restrictions and the return to the chapel, some of those initiatives have continued. Currently there are two online video services in English per week, one released on a Sunday morning at 10 o'clock and a 'Just a Thought' from our minister on a Tuesday morning. Both recordings are available through our church YouTube channel and our Facebook group. Additionally, there are currently two conference audio calls, one on a Sunday evening as an epilogue service at 8pm and a prayer and bible study call on a Tuesday evening at 7 pm.

8. PASTORAL CARE

The Minister leads the church in respect of Pastoral Care. He is supported by the Trustees in their combined role as district deacons. Church membership is structured into twelve specific districts each with its own district deacon and district officer. Pastoral care is an integral part of the responsibilities of district deacons who are expected to operate as specific and trusted links to members within their designated districts. Invoking, where necessary, the beneficial support of their respective district officer, deacons are expected to support the

Minister by providing a major part of the pastoral care structure within their designated area. There are many church members who are also proactive in providing care and support to other church members, and we thank God for this important and caring ministry that is undertaken in His name. Pastoral care and support has been of crucial importance during lockdown.

9. CHURCH WEBSITE

The church website is a valuable source for promoting Christian worship and specifically Greenfield's mission. It plays a crucial role in extending and expanding the ministry at Greenfield. The website is updated regularly and provides information relating to all church activities. The church is extremely fortunate to have a member who, as a committed volunteer, sets up and consistently manages the church website.

Greenfield's web address is: www.greenfieldchurch.net

10. CHURCH ADMINISTRATION

The administration of the church is the shared responsibility of the Minister and Trustees.

All matters requiring the approval of church members are submitted by the Trustees to one of the three church members' meetings held annually. Additional church meetings may be held, as required.

Minutes, recording decisions taken, are kept in accordance with the Church Constitution.

It was not possible during Lockdowns to hold planned church meetings and some urgent decisions had to be taken by church Trustees at their 'Conference Call' meetings (as per guidance from the Baptist Association). Ratification will be sought at forthcoming Church Meetings for any decisions made in this manner on behalf of the church membership.

11. MANAGEMENT OF RISK

All aspects of life involve risk and the church is no exception. The Charity Commission expects trustees of charities to assess the risks, they carry and to take steps to mitigate those risks (*statement from the Association of Church Accountants and Treasurers*).

11.1 Risk Register

Greenfield has a comprehensive Risk Register which is reviewed annually (unless there is a specific need to review within that period). The Risk Register is structured under the following headings: -

- Governance, Statutory, Regulatory Compliance Risks;
- Operational Risks;
- Financial Risks;
- External Risks.

11.2 Risk Assessments

The church Trustees recognise their duty to identify and assess risks to which the church is exposed. Standard risk assessments have been produced for the following identified risks: -

- Food Safety and Hygiene;
- Slips, Trips and Falls;
- Working at Height;
- Lone Working;
- Use of Church Baptistry;
- Approaching Church Perimeter;
- Working with Children;
- Working with Adults at Risk;
- Church Finance;
- Data Protection;
- Emergency Evacuation of the Church Premises;
- Soup Station (including the operation during pandemic circumstances);
- Covid-19 in respect of holding church services and the meeting of young people.

A review of the standard risk assessments file is undertaken on an annual basis. Specific risk assessments are completed for operational matters which extend the boundaries of the standard risk assessment for that location or activity.

Specific Risk Assessments were undertaken, as appropriate, for the use of the church during Lockdown, and for the reopening of the various activities when Lockdown easing became applicable.

12. CHURCH POLICIES AND PROCEDURES

Greenfield Trustees recognise the importance of having policies and procedures in respect of operational matters and to mitigate risk. Numerous policies and procedures have been introduced which direct operational matters and

promote regulatory compliance. These policies and procedures are structured under the following five headings:

- Safeguarding and Respect for Others
- Establishing and maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

Copies of all Policies and Procedures are held on file in the Church Admin Office. Individual copies are obtainable from the Church Secretary. An updated policy grid can be found in Appendix A at the end of this report.

13. SAFEGUARDING

13.1 Children and Young People

Greenfield adheres to the Baptist Union Child Protection Schemes. All who work with children and young people in Greenfield are provided with a copy of the appropriate safeguarding documentation.

All leaders and volunteers are subject to DBS (Disclosure and Barring Scheme) checks prior to engaging in any activity with children or young people.

All Trustees, Leaders and Volunteers attend relevant training courses arranged by the Baptist Association.

Videos issued by the Baptist Association which appertain to the care of children and young people, are shown at Church meetings.

13.2 Working with Adults at Risk within the Church

All Trustees, Leaders, and Volunteers who are engaged in activities with Adults at Risk in Greenfield, are invited to attend relevant training courses arranged by the Baptist Association.

An 'Entry and Behavioural Policy', designed to safeguard both volunteers and guests, is operational and complies with the requirements of Greenfield's Insurers.

13.3 Recruitment of Volunteers

A robust Recruitment of Volunteers policy and procedure designed to meet Safeguarding Standards for 'Working with Children' and 'Working with Adults at Risk' is in force.

14. HEALTH AND SAFETY

Greenfield church Trustees recognise their responsibilities under the auspices of 'Health and Safety'. Health and Safety features as a standard agenda item at all Trustees' meetings and church meetings, and the Health and Safety Administrator delivers a requisite report at each meeting. Numerous opportunities are taken to remind department leaders, church members and regular attenders of the importance of reporting 'near-miss' episodes as well as actual accidents. An Accident Report book is available outside the Church Admin Office.

15. MISSION WORK

Mission work is integral to the advancement of the Christian faith, and Greenfield Church's community shows strong commitment to a range of mission work activities.

15.1 Developing the work of Mission

The weekly Soup Station and the Mission Breakfasts promote the work of Christian mission. Testimonies of invited speakers at Mission Breakfast have afforded a wonderful revelation of God's redeeming love and saving grace.

The support of the local community in aid of the Soup Station has been greatly appreciated, particularly during the period of pandemic.

Greenfield, inspired by visits from representatives of 'Street Connect' in Glasgow, now makes regular contributions to their developing cause of street mission and particularly drug addiction. The work of 'Street Connect' now includes outreach cafes and community recovery groups. Apart from their engagement in residential 'rehab' work, 'Street Connect' is now working in partnership with GPs to establish opportunities for individuals to 'detox' whilst remaining in employment or at home.

The introduction of the Sunday Study Social, and the Café Study sessions (held in a local café), have been additional opportunities aimed at developing mission work with children *and the under 50s*. Some health and safety measures introduced during Covid19 have limited the availability of certain parts of Greenfield at specific times. The church Trustees have been truly grateful for the generosity of the Trustees of Bethel Seaside for allowing the young people, under the leadership of Lisa Isaac, to utilise the facilities at Bethel.

The church Trustees were encouraged by the fact that the Greenfield Junior Church sought to continue meeting during the church closure by utilising social media platforms.

As a group, the Greenfield Junior Church continues its support of the mission work at Hope Home in north-west Thailand. This worthy cause, established

under the auspices of the British Missionary Society, provides a home and refuge for children with severe disabilities.

15.2 Church Newsletters

The weekly newsletter is an additional and valuable source for communicating church news and associated information. Copies are usually distributed at Sunday and Tuesday services but most, currently, are despatched digitally or via the general postal service.

15.3 Newspaper Outreach

The Minister contributes a weekly column conveying a Christian message to the local newspaper 'The Llanelli Star'. Readership extends across Llanelli and outlying districts.

15.4 Reaching out to the wider Community

Sadly, the Lockdown prevented the occasional attendance of children and babies from a local Family Centre at Tuesday morning services. We look forward to the time when we can safely invite them to join us at worship as it affords a wonderful opportunity of ministry not just to the children, but also to their nursery assistants and family members who accompany them.

The Minister continues to contribute to the fortnightly recordings of the Llanelli and District 'Talking Newspaper for the Blind', usually by providing the 'epilogue'. This medium affords an additional opportunity for reaching out to the wider community.

An annual bereavement service, arranged in conjunction with local Funeral Directors, is held at Greenfield during Advent. Feedback confirms that the service provides an important opportunity to proffer support for individuals or families grieving the loss of a loved one.

The Minister is engaged as a Hospital Chaplain at Ward 9, Prince Philip Hospital Llanelli but during Lockdown he instead became the Chaplain to the local 'Nightingale Hospital'. He is additionally engaged in supporting individuals or families who approach the church for pastoral care and assistance to deal with domestic needs.

16. CHARITY WORK

16.1 Communion Offerings

The church supports local and national charities, principally through offerings taken at all Communion Services throughout the year. These charitable offerings are augmented by specific fund-raising activities organised by various church departments and by designated retiring collections. The breakdown of these Communion Offerings can be seen in the financial section of this report.

16.2 Church Choir Initiatives

Apart from their support at church services and special events members of the choir are actively involved in raising funds for worthy causes. Funds raised regularly by the church choir, through cake stalls, book stalls, and bric-a-brac stalls are generally directed to specific local causes.

16.3 Church Members engaged in Designated Charity Work

Several church members are regularly engaged in charity work for a range of local and national charities, including Llanelli Talking Newspaper, Bloodcancer UK, Torch Christian Fellowship, Age Cymru Sir Gâr, Cancer Research, British Heart Foundation, Barnardo's, Parkinson's UK, Trussell Food Bank, and the Cancer Information Support Services.

16.4 Trussell Food Bank

Greenfield supports the local Trussell Trust Food Bank located at Myrtle House, Llanelli. Contributions of foodstuffs and toiletries are delivered weekly to the food bank. Covid 19 restrictions have caused a cessation of the link with the Food Bank but Greenfield has continued to operate the Wednesday evening soup station as one mechanism of reaching out to some in need.

17. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

Greenfield, as one of the largest and most centrally situated churches in Llanelli and is used for special, formal fundraising events.

The Trustees of the church are supportive of the use of the chapel by selective external organisations. Various local schools utilise the facilities for concerts and prize giving events. Local choirs use the facilities for concerts, auditions or as a rehearsal venue.

The church lettings policy accords with guidance from Greenfield's Insurers. The church secretary is the main point of contact in respect of church lettings so that appropriate regulatory checks can be consistently undertaken.

18. TECHNOLOGICAL AIDS.

Technology, including the use of audio-visual equipment are an integral part of worship and mission. The Trustees are extremely grateful for the valuable services provided by church members in organising and operating the various technical services e.g., the church website, power point and other technical aids.

Platforms such *Facebook*, *YouTube*, *Zoom*, *WhyPay* and *Skype* have been extremely useful during the Lockdown.

Loop systems, for individuals with hearing loss, are installed in both the chapel and the schoolroom.

19. GREENFIELD PREMISES.

19.1 Beneficial Ownership

The church is the beneficial owner of the following asset - the church premises - the legal title of which is held by the church's custodian Trustees – The Baptist Union Corporation Ltd.

19.2 The Chapel

The 162-year-old church building is subject to a constant need of upkeep and maintenance. Greenfield is a Grade 2 listed building, and this imposes restrictions and constraints on the building, development and repair work permitted. Previous experience has demonstrated that, as a listed building in a prominent area of the town, repair and replacement have had to be consistent with original materials, impacting heavily on cost.

19.3 Church Manse

The church does not currently own a manse. Financial provision is, however, retained in a Manse Fund specifically for the purpose of supporting a minister of the church in need of housing accommodation. The Manse Fund is registered as a separate Charity – Registration Number 226501.

19.4 Buildings Survey

The church is insured with the Baptist Insurance Company. The most recent insurer's survey was undertaken in June 2016. A quinquennial survey investigation is planned for beginning of 2022 at the recommendation of the Baptist Union.

20. FINANCIAL STATEMENTS

The Trustees are jointly and severally responsible for ensuring that complete and accurate financial statements are prepared for each financial year. These statements are required by law to give a true and fair account of that Charity and of the surplus or deficit for the respective financial year.

The Trustees are required to:

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

The accounts of Greenfield Baptist Church are prepared on a 'Receipts and Payments' basis. The Accounts and Statements of Assets and Liabilities for

the year ending 31 December 2020 are set out in the Financial Section of this 2020 Church Report.

Church members have agreed that the end of year accounts be examined by external examiners every 5 years. The 2016 Financial Results were subject to external examination. The examination of the annual financial results will remain the responsibility of the formally appointed Internal Examiners until the next external examination of accounts is scheduled for the 2021 accounts. The Internal Examiners report for 2020 can be found in the Financial Section of this document.

The Financial Report, The Trustees' Report, and the Internal Examiners' Report in respect of 2019 were all accepted by the church Trustees on behalf of the church membership. These reports were filed, with the Charity Commission within the acknowledged, revised, deadline date. The reports were circulated to all members prior to submission to the Charity Commission. Formal ratification by church members will be sought at the first possible Church meeting.

20.1 Finance Regulations

The Financial Regulations Policy and Procedure implemented in 2016 contains specific requirements for Departmental Treasurers. Training sessions delivered by the Internal Examiners have resulted in greater consistency of accounting methods and the Internal Examiners and the Trustees are grateful for the hard endeavours of all Departmental Treasurers.

20.2 Payment of Trustees

The Minister of the church continues to be the only Trustee who is remunerated by the church charity.

20.3 Principal Funding Sources

The main source of church income is derived from the generous regular offerings of church members and other worshippers. Legacy income and Gift Aid income, including the Gift Aid Small Donations (GASDS), supplement this income source. Trustees continue to encourage those who are eligible, to participate in the Gift Aid scheme. The relevant forms are available from the Church Treasurer.

Increasing numbers of worshippers now contribute directly through the banking system; other worshippers wishing to avail themselves of this facility are invited to contact the Church Treasurer for further details and the requisite form.

Bespoke gifts for specific purposes or projects are often received; many are anonymously donated and cannot, therefore, be formally acknowledged. The church Trustees are keen to take the opportunity through this church report, to express their gratitude for these kind, generous, and often anonymous gifts.

20.4 Pensions

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"), formerly known as the Baptist Ministers' Pension Fund, until 31 December 2011 ("The Ministers' Fund"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

Monthly contributions are made towards the Defined Benefit Deficit Scheme of the Baptist Pension Fund.

20.4.1 Pensions Auto Enrolment

The Trustees met their responsibilities under Auto Enrolment of Pensions, and achieved the 1 January 2017 Staging Date. Subsequent re-enrolment parameters have also been met.

20.5 Cessation Event

Formal notification of a cessation event was received from the Baptist Pension Scheme in November 2018. Church members, mindful that a cessation event could have serious financial implications for the church, recommended that the Church Trustees seek legal guidance on the matter. Blake Morgan Solicitors (Cardiff) were engaged, and subsequently the church entered a Deferred Debt Arrangement (DDA) in August 2020. Estimated debt figures are issued monthly by the Baptist Pension Administrators and Greenfield Trustees review these figures on a monthly basis.

21. BUILDING DEVELOPMENTS

21.1 Planned Preventative Maintenance

Planned, preventative maintenance is under the auspices of the church Trustees. All costs are approved in accordance with the Financial Regulations of the church.

21.2 Reactive Maintenance

Greenfield has service contracts to cover any breakdown in respect of heating. Constant checking of the premises is designed to minimise the need for much reactive maintenance.

21.3. Building improvements or developments

During the lockdown period advantage was taken, when appropriate, to install secondary glazing in parts of the chapel.

The use of a drone has been invoked to identify some roofing problems which have recently been detected. Estimates for repair work are currently being sought.

Most proposed building improvement work has been curtailed due to the pandemic and in particular to uncertainty regarding Greenfield's Cessation Fund liability. The following improvements or developments are currently being scheduled or investigated:-

- (a) Repair work to the chapel roof.
- (b) The positioning of safety rails for the front rows of the gallery of the chapel.
- (c) Initial discussions have been held with the relevant regulatory authorities regarding the developments designed to improve manoeuvrability for individuals with disabilities. This could entail the repositioning of some seating but the effect of these developments should prove invaluable should there be a fire within the church premises.
- (d) The internal plastering, repair and decoration of the internal of the chapel is now becoming an urgent requirement. Improvement work to the chapel ceiling has also been identified. There is an expectation that the scaffolding required for the work to proceed will be costly and additionally, it is anticipated that there will be a need for temporary relocation of church services.
- (e) The front external aspect of the chapel requires power washing and re-plastering and scaffolding will be an integral aspect of this work.
- (f) Suitably qualified professionals are in the process of being sought to provide the church with a quinquennial inspection on the recommendation of the BUGB. This five yearly report, on the status of our Grade II listed building, will provide a detailed status of the structure and also will provide recommendations on how to maintain and secure the structure of our building for future generations.
- (g) Obtaining actual costings or quotations is proving extremely difficult during the period of pandemic.

22. RESERVES POLICY.

The building improvements itemised in section 21 above feature within the Reserves Policy. In addition, changes to the ministerial leadership of the church at some future time, may well result in major reduction in income and this change could also create ensuing housing costs.

Greenfield has agreed to support a church member for the next three years of study at the Baptist College. Actual financial costings are not currently available.

Additional costs are anticipated for plans associated with the development of youth ministry at Greenfield.

With the possible expansion of some of the developments within the operation of the church it is probable that additional ministerial support.

Concern and uncertainty created by the notification by the Baptist Pension Authority that Greenfield faced a cessation event has had a major impact on planned and proposed building work. Following receipt of formal notification from the Pensions Authority a decision was taken by church members, at a specially convened meeting, to accumulate sufficient financial funds to cover the initial sum notified as a church liability. Immediate action was taken to place some funds in restricted accounts and to further accrue sufficient funds to meet the estimated sum advised in the initially notification. This responsibility and action curbed schedules for planned building work and proposed developments and in effect imposed a moratorium on such activities. Subsequently the Covid19 restrictions have had a further influence.

As indicated in 20.5 above, Greenfield has now entered into a Deferred Debt Arrangement with the Pension Fund and is therefore restored as a member of the Pension Fund. It is anticipated that sufficient monitoring of estimated debt figures will now permit the Trustees, to place on the agenda of the next possible church meeting, an item seeking release of restriction for some of the funding currently allocated to the Pension Liability.

23. CONCLUSION AND REINFORCEMENT OF PURPOSE

This report from the Trustees of Greenfield relates to the year of 2020 and is a true reflection of the Christian work and witness of the church and its efforts to reach out to its members, friends and to the wider community.