

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 Leake (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

CONTENTS

1. GOVERNING DOCUMENT
2. CHURCH PURPOSE AND OBJECTIVES
3. GREENFIELD CHURCH VALUES
4. THE MINISTER
5. CHURCH TRUSTEES
6. CHURCH MEMBERSHIP
7. CHURCH SERVICES AND MEETINGS
8. PASTORAL CARE
9. CHURCH WEBSITE
10. CHURCH ADMINISTRATION
11. MANAGEMENT OF RISK
12. CHURCH POLICIES AND PROCEDURES
13. SAFEGUARDING
14. HEALTH AND SAFETY
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.