

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.

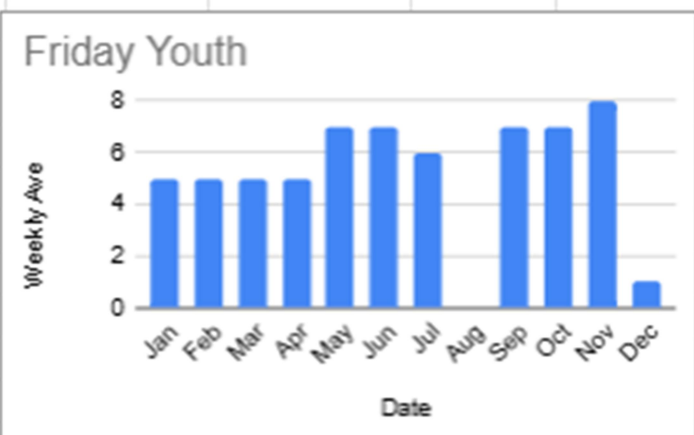
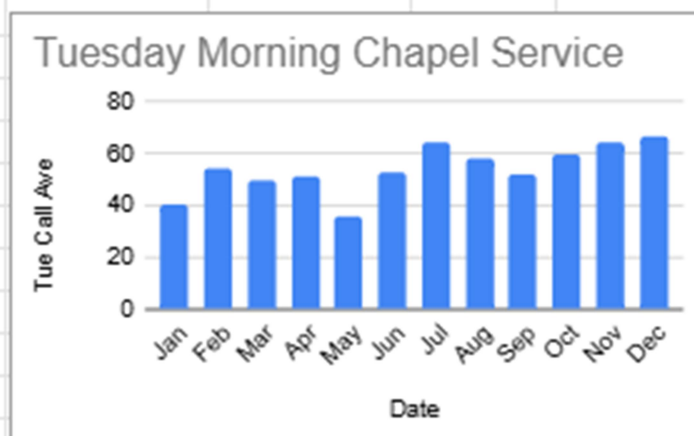
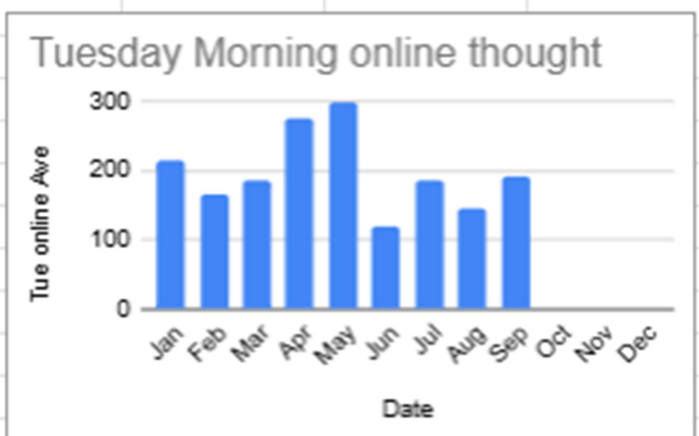
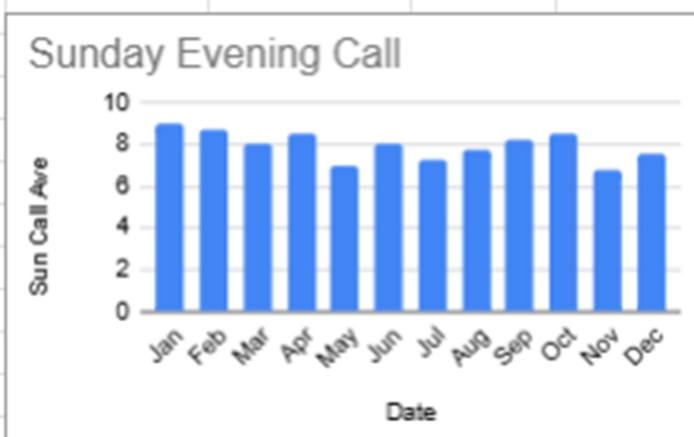
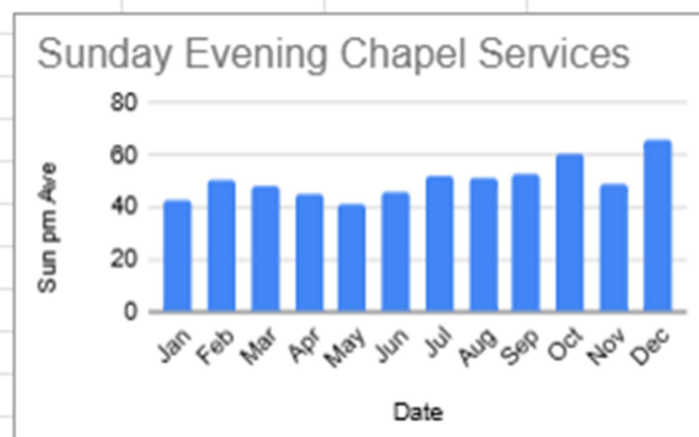
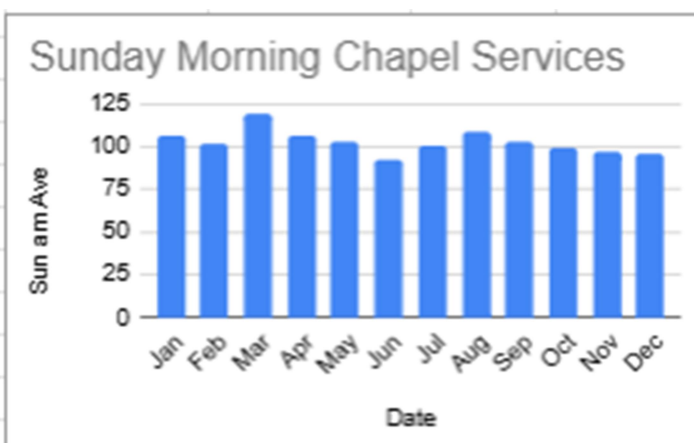
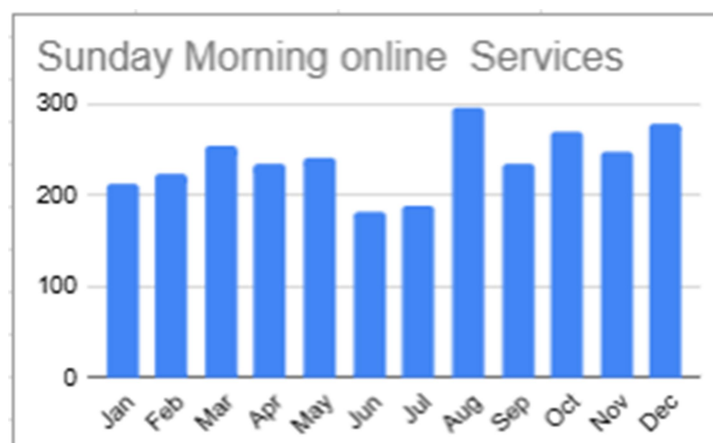
It is our standard aim to obtain three estimates for proposed work, particularly as Greenfield is Grade 2 listed building. We continue with this aim despite the realisation that it is becoming far more difficult to obtain the relevant estimates.

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.