

# MACKINTOSH EVANGELICAL CHURCH

England & Wales · Charity number 1154240

## Details

---

**Status** Registered

**Legal form** Charitable company

**Company number** [08140653](#)

**Registered** 2013-10-17

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

## Contact

---

**Address** Mackintosh Evangelical Church  
61-63 Mackintosh Place  
Cardiff  
CF24 4RL

**Phone** 07798502548

**Email** [info@mackchurch.org](mailto:info@mackchurch.org)

**Website** [www.mackchurch.org](http://www.mackchurch.org)

## Activities

---

**Objects:** THE OBJECTS OF THE CHURCH ARE, FOR THE BENEFIT OF THE PUBLIC:-1) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.;2) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND3) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

**Activities:** Religious activities

## Classification

---

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Cardiff

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£99,411	£83,827	-	-
2024-03-31	£116,491	£83,351	-	-
2023-03-31	£99,800	£94,447	-	-
2022-03-31	£73,684	£84,984	-	-
2021-03-31	£85,978	£78,805	-	-

## Trustees

Name	Role	Appointed
<b>JOHN HADDON GRIFFITHS M.SC.,B.ED</b>	Chair	2013-10-16
Alasdair David Bevan Handley		2021-09-27
Andrew Reid Macpherson		2025-01-20
David John Gamble		2016-07-20
JACQUELINE ANDREWS		2018-08-08
PETER STANLEY ANDREWS		2013-10-16

**MACKINTOSH EVANGELICAL CHURCH**

England & Wales - Charity number 1154240

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 08140653 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1154240**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2025**  
**for**  
**MACKINTOSH EVANGELICAL CHURCH**

**MACKINTOSH EVANGELICAL CHURCH**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2025**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 5
<b>Independent Examiner's Report</b>	6
<b>Statement of Financial Activities</b>	7
<b>Balance Sheet</b>	8 to 9
<b>Notes to the Financial Statements</b>	10 to 17

---

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2025**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objectives, as expressed in the Articles of Association, are as follows:

- 1 To advance the Christian faith in accordance with the statement of beliefs in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 2 To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 3 To advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

**Public benefit**

The charity's trustees can confirm that they have given due regard to the Charity Commission's guidance on public benefit. Significant activities undertaken in furtherance of the charity's objectives and for the benefit of the public are set out on the following pages.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**OBJECTIVES AND ACTIVITIES**

**Significant activities**

Mackintosh Evangelical Church runs a wide range of activities in furtherance of its objectives. The core activities of the church are noted below, with detail of activity in the year in the 'Achievement and Performance' section of the report.

**Sunday worship:** The church holds weekly Sunday services, which are open to members and non-members alike and bring together those of all ages and backgrounds. These regular services include Biblical teaching, prayer and musical worship.

**Youth and families:** During the Sunday morning service, a crèche and a Sunday school are available to care for and provide teaching for children and young people. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings. 'Sunday @ 1' runs on the first Sunday of each month, where young people and their families are invited to share a meal together in the church building. This followed by games and other activities for the children whilst parents enjoy a cup of tea and a chat.

**Small groups:** Small group meetings are a key part of church life. Home groups meet regularly on Wednesday evenings, providing a focus for bible study, prayer and pastoral support for church members. The church also provides study courses or meetings from time to time for those interested in Christianity. These sessions are discursive in format and offer the opportunity to find out more about the Christian faith.

**Community activities:** Mackintosh Evangelical Church seeks to reach out to the community in our locality and gives a warm welcome to visitors not only at our regular meetings and youth and children's groups, but also at activities such as craft and coffee mornings, and annual Christmas and Easter events and services. Every Thursday morning, the church opens as a warm and welcoming space, offering refreshments and also hosting a community 'FAN' (Friends and Neighbours) meeting. The Church building is also used on a weekly basis to host Rangers and Brownies groups. The Church is not involved in the running of these groups but we are pleased to be able to offer the building to benefit our community in this way.

**Grant-making**

A key way in which the church contributes to the wider community in the UK and beyond is by giving financial donations to external organisations and mission partners. We have a number of mission partners who receive regular monthly support. In addition to this, the eldership team decides on a regular basis which other causes to support with one off donations. This may include causes which have a link to the church and/or its members, support of outreach in the local community, or gifts made to a visiting speaker who has attended, whilst ensuring that the church's charitable objectives are being met in each case. On top of this, wide scale Christian charitable appeals for particular areas of need in both the UK and overseas are considered for donations.

**Volunteers:** The church has a small number of employees who contribute significantly to the planning and running of its activities. However, there is a much larger body of volunteers, without whom the continuance of many of the church's activities would not be possible.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**ACHIEVEMENTS AND PERFORMANCE**

**Charitable activities**

We reflected at our annual meeting on the growth of the church since June 2021 when there was an average of 45 in attendance at morning meetings, to an average of 80 in Spring 2025. We have around 58 adult regulars, 70% of whom volunteer for specific duties which keep the church and its activities running.

Our Sunday morning children's activities have continued to run as 4 separate groups, with 8 leaders each week, welcoming an average of 24 children by the end of the year. This includes more high school children in our oldest group than there have been in a number of years. Our baby and toddler group 'Miniscales' has continued to run, albeit with lower numbers as some of our older children who attended regularly have moved on. Our Christmas and Easter craft mornings were very well attended in the year, welcoming families from the community into the church, with some attendees then having come along to the Easter Sunday service following this. Some of our youth along with leaders from the Church attended a summer camp, with the opportunity to have fun and learn more about Jesus with young people from other churches. 'Sunday @ 1', which was started in the previous year, has continued to run each month and has been well attended and enjoyed by our families.

Community outreach activities continued in the year, with our Thursday morning FAN (Friends and Neighbours) meeting continuing to run on a weekly basis. We have seen a large number of different individuals attend with a total of 51 countries represented, and a smaller number of regular attendees. Our monthly coffee mornings have also run throughout the year. A number of people who had been welcomed to these events have then joined us on a Sunday morning as well.

Our homegroups continued to meet throughout the year, with around 40 church members attending these groups regularly. A homegroup catering specifically for students was set up and an International Bible study also ran on Zoom. As well as these, some smaller one-to-one groups have started, to encourage and support individuals.

We have continued to invest in the maintenance and upgrade of our building and fittings where necessary, with works done in the year having included maintenance of our heaters, an upgrade to our AV system and the installation of solar panels.

The trustees are satisfied that the charity has continued to meet its charitable aims and objectives throughout the year.

**FINANCIAL REVIEW**

The church is wholly dependent on the generosity of individuals, and from time-to-time grants from charitable trusts, to continue its work. Risk is reduced by the fact that donations come from a wide number of individuals, giving consistent monthly amounts. We are encouraged that giving has remained largely consistent year-on-year, and in recent years slightly increased.

Total income in the year to 31 March 2025 £99,411 (2024 - £116,491), including legacies, donations from individuals and the associated gift aid totalling £97,495 (2024 - £115,283).

Expenditure in the year was £83,827 (2024 - £83,351), resulting in net income for the year of £15,584 (2024 - £33,140).

**Reserves policy**

The trustees aim to hold sufficient reserves to cover 6 to 12 months of the normal operating costs of the church. As at 31 March 2025, the charitable company had total funds of £686,178 (2024 - £670,594), all of which were unrestricted. Deducting fixed assets of £561,997 (2024 - £554,560), this leaves free reserves of £124,181 (2024 - £116,034). Legacy and 'in memory' gifts received in this and the previous year have resulted in the position that reserves held are well in excess of policy - the elders and trustees are considering the best use of these additional funds in the medium-term.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**FUTURE PLANS**

The church leadership team continues to review our activities to assess their viability in light of the resources we have, and to ensure that our objectives continue to be met.

Succession is currently at the forefront of planning with our Church Worker (who sits on the eldership team) and Chair of Trustees both planning to step down in the near future. A new Chair has already been identified, and the process for recruiting a new Church Worker is in early stages of discussion.

The trustees consider that the charity will continue as a going concern for a period of 12 months from the date on which these financial statements are approved for the following reasons:

- The church is not reliant on any once source of donation income, but receives donations from multiple individuals; and
- The charitable company holds sufficient reserves, as detailed in the reserves policy above, to enable us to continue operating should there be any loss of income in the short to medium term.

The trustees therefore consider it appropriate to adopt the going concern basis of preparation of the accounts, as detailed in note 1 to the financial statements.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity's governing document is its Memorandum and Articles of Association, dated 12 July 2012. This is the date on which the charity was incorporated.

**Recruitment and appointment of new trustees**

The trustees are mindful of the need to ensure that there is sufficient breadth of knowledge and skills on the board to enable proper management of the church's resources. When required, new trustees are appointed by the current board of trustees, on the basis of qualifications and experience relevant to the operations of the church.

**Induction and training of new trustees**

Trustees will largely be church members who have already been involved with the church for a significant period of time, and are therefore familiar with its activities. New trustees undertake appropriate induction and training; they are made aware of their responsibilities as trustees and directed towards the Charity Commission's guidance for trustees.

**Organisational structure**

The charity is administered by a management group comprising the trustees. The trustees meet formally on a quarterly basis to oversee proper management and administration of the church's property and funds for the public benefit, and to ensure that the charity continues to meet its legal and regulatory responsibilities.

The eldership team, comprising 3 trustees and 4 others, meets on a monthly basis and deals with all Spiritual matters involved in the running of the church, as well reviewing in detail the specific activities carried out by the church. There is one paid staff member on the eldership team.

The trustees and elders have delegated the operational week-on-week running of a number of the church's activities to other church members, including to staff members.

**Key management remuneration**

The key management personnel of the charitable company consist of the trustees and elders. Alistair McGhee is remunerated by virtue of his position as Church Worker, with pay set and reviewed periodically by non-remunerated members of the Trustee Board.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
08140653 (England and Wales)

**Registered Charity number**  
1154240

**Registered office**  
61-63 Mackintosh Place  
Cardiff  
South Glamorgan  
CF24 4RL

**Trustees**  
J H Griffiths  
P S Andrews  
D Gamble  
J Andrews  
A Handley  
A Macpherson (appointed 20.1.25)

**Other key management personnel**  
Church worker - Alistair McGhee

**Independent Examiner**  
Matthew Bracher BSc FCA  
Gravita  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

**Bank services**  
CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

**FUNDS HELD AS CUSTODIAN FOR OTHERS**

None.

Approved by order of the board of trustees on 24 December 2025 and signed on its behalf by:

J Andrews - Trustee

## **Independent Examiner's Report to the Trustees of Mackintosh Evangelical Church**

---

### **Independent examiner's report to the trustees of Mackintosh Evangelical Church ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Matthew Bracher BSc FCA

Gravita  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

24 December 2025

**MACKINTOSH EVANGELICAL CHURCH**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	97,495	-	97,495	115,283
Investment income	3	1,916	-	1,916	1,208
<b>Total</b>		<b>99,411</b>	<b>-</b>	<b>99,411</b>	<b>116,491</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church Activities	4	67,967	-	67,967	75,981
External causes supported - UK		4,650	-	4,650	4,770
External causes supported - overseas		11,210	-	11,210	2,600
<b>Total</b>		<b>83,827</b>	<b>-</b>	<b>83,827</b>	<b>83,351</b>
<b>NET INCOME</b>		<b>15,584</b>	<b>-</b>	<b>15,584</b>	<b>33,140</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		670,594	-	670,594	637,454
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>686,178</b>	<b>-</b>	<b>686,178</b>	<b>670,594</b>

The notes form part of these financial statements

**MACKINTOSH EVANGELICAL CHURCH (REGISTERED NUMBER: 08140653)**

**Balance Sheet**  
**31 MARCH 2025**

	Notes	Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	561,997	-	561,997	554,560
<b>CURRENT ASSETS</b>					
Debtors	13	26,648	-	26,648	23,269
Cash at bank		104,800	-	104,800	97,081
		<u>131,448</u>	-	<u>131,448</u>	120,350
<b>CREDITORS</b>					
Amounts falling due within one year	14	(7,267)	-	(7,267)	(4,316)
<b>NET CURRENT ASSETS</b>		<u>124,181</u>	-	<u>124,181</u>	116,034
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>686,178</u>	-	<u>686,178</u>	670,594
<b>NET ASSETS</b>					
		<u>686,178</u>	-	<u>686,178</u>	670,594
<b>FUNDS</b>					
Unrestricted funds	15			<u>686,178</u>	670,594
<b>TOTAL FUNDS</b>				<u>686,178</u>	670,594

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 MARCH 2025**

---

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 24 December 2025 and were signed on its behalf by:

J Andrews - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charitable company's ability to continue as a going concern.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offerings and donations are recognised on receipt. Procedures are in place to ensure the completeness of income.

Income tax recoverable on gift-aid donations is recognised when claimable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Other equipment	- 20% on cost
Computer equipment	- 33% on reducing balance

Land and buildings are valued at deemed cost being the trustees' valuation of £550,000 based on a professional valuation at 25 October 2019.

As permitted by the Statement of Recommended of Practice, no provision for depreciation has been made for freehold property as it is the view of the trustees that the estimated residual value of the property is not materially different from the carrying value.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2025

---

### 1. ACCOUNTING POLICIES - continued

#### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### **Donated goods, facilities and services**

The value of services provided by volunteers is not incorporated into the financial statements.

Where goods or service are provided to the charity as a donation that would normally be purchased from suppliers, the contributions are included in the financial statements as an estimate based on the value of the contribution.

#### **Short term liquid investments and cash**

Cash at bank is held to meet short-term cash commitments as they fall due rather than for investment purposes and includes all cash equivalents held in the form of short-term highly liquid investments. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

#### **Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### 2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Offerings and other donations	69,330	66,557
Gift aid	18,165	15,901
Legacies	10,000	32,825
	<hr/>	<hr/>
	<b>97,495</b>	<b>115,283</b>
	<hr/> <hr/>	<hr/> <hr/>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**3. INVESTMENT INCOME**

	<b>2025</b>	2024
	<b>£</b>	£
Deposit account interest	<b>1,916</b>	1,208
	<u>1,916</u>	<u>1,208</u>

**4. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Church Activities	<b>54,126</b>	-	<b>13,841</b>	<b>67,967</b>
External causes supported - UK	-	<b>4,650</b>	-	<b>4,650</b>
External causes supported - overseas	-	<b>11,210</b>	-	<b>11,210</b>
	<u>54,126</u>	<u>15,860</u>	<u>13,841</u>	<u>83,827</u>

**5. GRANTS PAYABLE**

	<b>2025</b>	2024
	<b>£</b>	£
External causes supported - UK	<b>4,650</b>	4,770
External causes supported - overseas	<b>11,210</b>	2,600
	<u>15,860</u>	<u>7,370</u>

The total grants paid to institutions during the year was as follows:

	<b>2025</b>	2024
	<b>£</b>	£
Cardiff Asian Christian Outreach	<b>1,200</b>	1,200
Cardiff Missionary Home	<b>750</b>	-
Rwanda Orphans Project	<b>2,640</b>	600
Other grants (less than £500)	<b>700</b>	920
Sinai Church - Rwanda	<b>4,770</b>	-
	<u>10,060</u>	<u>2,720</u>

In addition, grants of £5,800 (2024 - £4,650) were paid to individuals.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2025

### 6. SUPPORT COSTS

	General £	Finance £	Governance costs £	Totals £
Church Activities	<u>11,609</u>	<u>60</u>	<u>2,172</u>	<u>13,841</u>

### 7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation - owned assets	<u>2,900</u>	<u>1,410</u>

### 8. INDEPENDENT EXAMINER'S REMUNERATION

During the year independent examination fees of £1,350 (2024 - £1,320) and fees for accounting and other services of £822 (2024 - £972) were paid to Gravita Chartered Accountants.

### 9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

The total remuneration key management personnel during the year was £30,219 (2024 - £27,623).

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

### 10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	<u>35,766</u>	<u>28,896</u>
Other pension costs	<u>699</u>	<u>623</u>
	<u>36,465</u>	<u>29,519</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Charitable activities: Pastor	<u>1</u>	<u>1</u>
Support staff: Cleaner	<u>1</u>	<u>1</u>
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	115,283	-	115,283
Investment income	1,208	-	1,208
<b>Total</b>	<u>116,491</u>	<u>-</u>	<u>116,491</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church Activities	75,981	-	75,981
External causes supported - UK	4,770	-	4,770
External causes supported - overseas	2,600	-	2,600
<b>Total</b>	<u>83,351</u>	<u>-</u>	<u>83,351</u>
<b>NET INCOME</b>	33,140	-	33,140
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	637,454	-	637,454
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>670,594</u></u>	<u><u>-</u></u>	<u><u>670,594</u></u>

**12. TANGIBLE FIXED ASSETS**

	Freehold property £	Other equipment £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2024	550,000	3,938	8,380	562,318
Additions	-	5,532	4,805	10,337
At 31 March 2025	<u>550,000</u>	<u>9,470</u>	<u>13,185</u>	<u>572,655</u>
<b>DEPRECIATION</b>				
At 1 April 2024	-	3,036	4,722	7,758
Charge for year	-	504	2,396	2,900
At 31 March 2025	<u>-</u>	<u>3,540</u>	<u>7,118</u>	<u>10,658</u>
<b>NET BOOK VALUE</b>				
At 31 March 2025	<u><u>550,000</u></u>	<u><u>5,930</u></u>	<u><u>6,067</u></u>	<u><u>561,997</u></u>
At 31 March 2024	<u><u>550,000</u></u>	<u><u>902</u></u>	<u><u>3,658</u></u>	<u><u>554,560</u></u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**12. TANGIBLE FIXED ASSETS - continued**

Included in cost or valuation of land and buildings is freehold land of £550,000 (2024 - £550,000) which is not depreciated.

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Other debtors	2,888	3,171
Gift aid recoverable	18,165	15,372
Prepayments	5,595	4,726
	<u>26,648</u>	<u>23,269</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Creditors	-	1,262
Social security and other taxes	134	360
Accruals and deferred income	7,133	2,694
	<u>7,267</u>	<u>4,316</u>

**15. MOVEMENT IN FUNDS**

	At 1.4.24	Net movement in funds	At 31.3.25
	£	£	£
<b>Unrestricted funds</b>			
General fund	670,594	15,584	686,178
	<u>670,594</u>	<u>15,584</u>	<u>686,178</u>
<b>TOTAL FUNDS</b>	<u>670,594</u>	<u>15,584</u>	<u>686,178</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	99,411	(83,827)	15,584
	<u>99,411</u>	<u>(83,827)</u>	<u>15,584</u>
<b>TOTAL FUNDS</b>	<u>99,411</u>	<u>(83,827)</u>	<u>15,584</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	637,454	33,140	670,594
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>637,454</u>	<u>33,140</u>	<u>670,594</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	116,491	(83,351)	33,140
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>116,491</u>	<u>(83,351)</u>	<u>33,140</u>

**16. EMPLOYEE BENEFIT OBLIGATIONS**

During the prior year, the charity paid into a defined contribution pension scheme. The total for the year of £699 (2024 - £623) is included within expenditure in the Statement of Financial Activities.

**17. RELATED PARTY DISCLOSURES**

A donation of £2,640 was made to the Rwanda Orphans Project, a charitable project over which Peter Andrews, a trustee, has significant influence.

**Donations from trustees and related parties**

The aggregate donations received from trustees and other related parties were £19,800 (2024 - £20,847).

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

---

**18. COMPANY LIMITED BY GUARANTEE**

The charity is a private company limited by guarantee having no share capital and, in accordance with the Memorandum of Association, every member is liable to contribute £1 towards the costs of dissolution and liabilities incurred by the charity in the event of the company being wound up.

**MACKINTOSH EVANGELICAL CHURCH**

England & Wales - Charity number 1154240

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 08140653 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1154240**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2024**  
**for**  
**MACKINTOSH EVANGELICAL CHURCH**

**MACKINTOSH EVANGELICAL CHURCH**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2024**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 5
<b>Independent Examiner's Report</b>	6
<b>Statement of Financial Activities</b>	7
<b>Balance Sheet</b>	8 to 9
<b>Notes to the Financial Statements</b>	10 to 17
<b>Detailed Statement of Financial Activities</b>	18 to 19

---

# **MACKINTOSH EVANGELICAL CHURCH**

## **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The charity's objectives, as expressed in the Articles of Association, are as follows:

- 1 To advance the Christian faith in accordance with the statement of beliefs in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 2 To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 3 To advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

#### **Public benefit**

The charity's trustees can confirm that they have given due regard to the Charity Commission's guidance on public benefit. Significant activities undertaken in furtherance of the charity's objectives and for the benefit of the public are set out on the following pages.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024

---

#### OBJECTIVES AND ACTIVITIES

##### Significant activities

Mackintosh Evangelical Church runs a wide range of activities in furtherance of its objectives. The core activities of the church are noted below, with detail of activity in the year in the 'Achievement and Performance' section of the report.

**Sunday worship:** The church holds weekly Sunday services, in both the morning (in the church building) and the evening, which are open to members and non-members alike and bring together those of all ages and backgrounds. These regular services include Biblical teaching, prayer and musical worship.

**Youth:** During the Sunday morning service, a crèche and a Sunday school are available to care for and provide teaching for children and young people. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings.

**Small groups:** Small group meetings are a key part of church life. Home groups meet regularly on Wednesday evenings, providing a focus for bible study, prayer and pastoral support for church members. The church also provides study courses or meetings from time to time for those interested in Christianity. These sessions are discursive in format and offer the opportunity to find out more about the Christian faith.

**Community activities:** Mackintosh Evangelical Church seeks to reach out to the community in our locality and gives a warm welcome to visitors not only at our regular meetings and youth and children's groups, but also at activities such as craft and coffee mornings, and annual Christmas and Easter events and services. Every Thursday morning, the church opens as a warm and welcoming space, offering refreshments and also hosting a community 'FAN' (Friends and Neighbours) meeting.

##### Grant-making

A key way in which the church contributes to the wider community in the UK and beyond is by giving financial donations to external organisations and mission partners. We have a number of mission partners who receive regular monthly support. In addition to this, the eldership team decides on a regular basis which other causes to support with one off donations. This may include causes which have a link to the church and/or its members, to support of outreach in the local community, or gifts made to a visiting speaker who has attended, whilst ensuring that the church's charitable objectives are being met in each case. On top of this, wide scale Christian charitable appeals for particular areas of need in both the UK and overseas are considered for donations. The church consistently donates in the region of 20% of its income to such causes; there is no policy commitment to maintain this level of external donations, however it is a level that the trustees do wish to maintain so long as income and reserves allow.

##### Volunteers

The church has a small number of employees who contribute significantly to the planning and running of its activities. However, there is a much larger body of volunteers, without whom the continuance of many of the church's activities would not be possible.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024

---

#### ACHIEVEMENT AND PERFORMANCE

##### Charitable activities

The church has had a positive year as we have seen activities throughout the week open and flourish and a number of new people and families continue to join us on Sunday mornings.

Our Sunday morning children's activities are now run as 4 separate groups, having expanded to best provide for the range of children attending. These groups welcomed an average of 20 children a week across 4 age groups. We are pleased to have been able to resource an increased number of groups and hope to remain able to do so as long as is required. Our baby and toddler group 'Miniscales' has remained popular, and seen both existing and new families come through the doors on a weekly basis. Our seasonal craft mornings have been very well attended in the year, welcoming families from the community into the church.

'Sunday @ 1' started running in the year - an event on the first Sunday of the month which is held after the morning service. Families are invited to share a meal together in the church building, followed by games and other activities for the children whilst parents enjoy a cup of tea and a chat. This has been well attended and enjoyed by our families.

Community outreach activities continued in the year, with our Thursday morning Welcome Space, including a FAN (Friends and Neighbours) meeting and drop-in café, continuing to run on a weekly basis. We have seen a large number of different individuals attend these events, with a smaller number of regular attendees. Our monthly coffee mornings have also run throughout the year. A number of people who had been welcomed to these events have then joined us on a Sunday morning as well.

Our homegroups continued to meet throughout the year, with a focus on integrating the whole fellowship into these groups as a key part of church life.

Some significant works have been completed in the church building in the year, with the large commercial boiler having been replaced and a new accessibility ramp added to the building to allow ease and equality of access.

The trustees are satisfied that the charity has continued to meet its charitable aims and objectives throughout the year.

#### FINANCIAL REVIEW

The church is wholly dependent on the generosity of individuals, and from time-to-time grants from charitable trusts, to continue its work. Risk is reduced by the fact that donations come from a wide number of individuals, giving consistent monthly amounts. We are encouraged that giving has remained largely consistent year-on-year, and in recent years slightly increased. We are thankful in particular in 2023-24 for legacy gifts totalling £32,825 (2023 - £2,000), received from the estates of three past faithful members of our fellowship who passed on in recent years.

Total income in the year to 31 March 2024 was £116,491 (2023 - £99,800), including legacies, donations from individuals and the associated gift aid totalling £115,283 (2023 - £88,882).

Expenditure in the year was £83,351 (2023 - £94,447), resulting in net income for the year of £33,140 (2023 - £5,353).

#### Reserves policy

The trustees aim to hold sufficient reserves to cover 6 to 12 months of the normal operating costs of the church. As at 31 March 2024, the charitable company had total funds of £670,594 (2023 - £637,454), all of which were unrestricted. Deducting fixed assets of £554,560 (2023 - £553,214), this leaves free reserves of £116,034 (2023 - £84,240), which equates to approximately 15 months (2023 - 11 months) normal operating costs. The legacies received in year have resulted in the position that reserves held are well in excess of policy - the elders and trustees are considering the best use of these additional funds in the medium-term.

## **MACKINTOSH EVANGELICAL CHURCH**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024**

---

#### **FUTURE PLANS**

The church leadership team continues to review our activities to assess their viability in light of the resources we have, and to ensure that our objectives continue to be met. Some change to activities has gone on in the previous year, and the plan for the next year is to maintain stability of our existing program of worship and children's and community activities, with no significant new activities on the horizon for next year.

The elders and trustees are looking at using the resources available to us to increase our financial support of our mission partners. The eldership team is strategically considering which organisations and individuals the church is able to support and at what level in the coming years.

The trustees consider that the charity will continue as a going concern for a period of 12 months from the date on which these financial statements are approved for the following reasons:

- The church is not reliant on any one source of donation income, but receives donations from multiple individuals; and
- The charitable company holds sufficient reserves, as detailed in the reserves policy above, to enable us to continue operating should there be any loss of income in the short to medium term.

The trustees therefore consider it appropriate to adopt the going concern basis of preparation of the accounts, as detailed in note 1 to the financial statements.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity's governing document is its Memorandum and Articles of Association, dated 12 July 2012. This is the date on which the charity was incorporated.

##### **Recruitment and appointment of new trustees**

The trustees are mindful of the need to ensure that there is sufficient breadth of knowledge and skills on the board to enable proper management of the church's resources. When required, new trustees are appointed by the current board of trustees, on the basis of qualifications and experience relevant to the operations of the church.

##### **Induction and training of new trustees**

Trustees will largely be church members who have already been involved with the church for a significant period of time, and are therefore familiar with its activities. New trustees undertake appropriate induction and training; they are made aware of their responsibilities as trustees and directed towards the Charity Commission's guidance for trustees.

##### **Organisational structure**

The charity is administered by a management group comprising the trustees. The trustees meet formally on a quarterly basis to oversee proper management and administration of the church's property and funds for the public benefit, and to ensure that the charity continues to meet its legal and regulatory responsibilities.

The eldership team, comprising 2 trustees and 4 others, meets on a monthly basis and deals with all spiritual matters involved in the running of the church, as well reviewing in detail the specific activities carried out by the church. There is one paid staff member on the eldership team.

The trustees and elders have delegated the operational week-on-week running of a number of the church's activities to other church members, including to staff members.

##### **Key management remuneration**

The key management personnel of the charitable company consist of the trustees and elders. Alistair McGhee is remunerated by virtue of his position as Pastor, with pay set and reviewed periodically by non-remunerated members of the Trustee Board.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2024

---

#### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered Company number**  
08140653 (England and Wales)

**Registered Charity number**  
1154240

**Registered office**  
61-63 Mackintosh Place  
Cardiff  
South Glamorgan  
CF24 4RL

**Trustees**  
J H Griffiths  
P S Andrews  
D Gamble  
J Andrews  
A Handley

**Other key management personnel**  
Pastor - Alistair McGhee

**Independent Examiner**  
Andrew Jordan FCA  
Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

**Bank services**  
CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

#### FUNDS HELD AS CUSTODIAN FOR OTHERS

None.

Approved by order of the board of trustees on 10 December 2024 and signed on its behalf by:

J Andrews - Trustee

## **Independent Examiner's Report to the Trustees of Mackintosh Evangelical Church**

---

### **Independent examiner's report to the trustees of Mackintosh Evangelical Church ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Andrew Jordan FCA

Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

11 December 2024

**MACKINTOSH EVANGELICAL CHURCH**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>115,283</b>	-	<b>115,283</b>	88,882
<b>Charitable activities</b>					
Church Activities	4	-	-	-	10,167
Investment income	3	<b>1,208</b>	-	<b>1,208</b>	346
Other income		-	-	-	405
<b>Total</b>		<b>116,491</b>	-	<b>116,491</b>	99,800
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church Activities	5	<b>75,981</b>	-	<b>75,981</b>	81,547
External causes supported - UK		<b>4,770</b>	-	<b>4,770</b>	5,400
External causes supported - overseas		<b>2,600</b>	-	<b>2,600</b>	7,500
<b>Total</b>		<b>83,351</b>	-	<b>83,351</b>	94,447
<b>NET INCOME</b>		<b>33,140</b>	-	<b>33,140</b>	5,353
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>637,454</b>	-	<b>637,454</b>	632,101
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>670,594</b>	-	<b>670,594</b>	637,454

The notes form part of these financial statements

**MACKINTOSH EVANGELICAL CHURCH (REGISTERED NUMBER: 08140653)**

**Balance Sheet  
31 MARCH 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	<b>554,560</b>	-	<b>554,560</b>	553,214
<b>CURRENT ASSETS</b>					
Debtors	14	<b>23,269</b>	-	<b>23,269</b>	19,577
Cash at bank		<b>97,081</b>	-	<b>97,081</b>	69,913
		<b>120,350</b>	-	<b>120,350</b>	89,490
<b>CREDITORS</b>					
Amounts falling due within one year	15	<b>(4,316)</b>	-	<b>(4,316)</b>	(5,250)
<b>NET CURRENT ASSETS</b>					
		<b>116,034</b>	-	<b>116,034</b>	84,240
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<b>670,594</b>	-	<b>670,594</b>	637,454
<b>NET ASSETS</b>					
		<b>670,594</b>	-	<b>670,594</b>	637,454
<b>FUNDS</b>					
Unrestricted funds	16			<b>670,594</b>	637,454
<b>TOTAL FUNDS</b>					
				<b>670,594</b>	637,454

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 MARCH 2024**

---

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 December 2024 and were signed on its behalf by:

J Andrews - Trustee

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charitable company's ability to continue as a going concern.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offerings and donations are recognised on receipt. Procedures are in place to ensure the completeness of income.

Income tax recoverable on gift-aid donations is recognised when claimable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Other equipment	- 20% on cost
Computer equipment	- 33% on reducing balance

Land and buildings are valued at deemed cost being the trustees' valuation of £550,000 based on a professional valuation at 25 October 2019.

As permitted by the Statement of Recommended of Practice, no provision for depreciation has been made for freehold property as it is the view of the trustees that the estimated residual value of the property is not materially different from the carrying value.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2024

---

### 1. ACCOUNTING POLICIES - continued

#### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### **Donated goods, facilities and services**

The value of services provided by volunteers is not incorporated into the financial statements.

Where goods or service are provided to the charity as a donation that would normally be purchased from suppliers, the contributions are included in the financial statements as an estimate based on the value of the contribution.

#### **Short term liquid investments and cash**

Cash at bank is held to meet short-term cash commitments as they fall due rather than for investment purposes and includes all cash equivalents held in the form of short-term highly liquid investments. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

#### **Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### 2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Offerings and other donations	66,557	70,673
Gift aid	15,901	16,209
Legacies	32,825	2,000
	<hr/>	<hr/>
	<b>115,283</b>	<b>88,882</b>
	<hr/> <hr/>	<hr/> <hr/>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**3. INVESTMENT INCOME**

	<b>2024</b>	2023
	<b>£</b>	£
Deposit account interest	<b>1,208</b>	346
	<u>          </u>	<u>          </u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>2024</b>	2023
	<b>£</b>	£
Weekend away	-	10,167
Activity Church Activities	<u>          </u>	<u>          </u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Church Activities	<b>66,854</b>	-	<b>9,127</b>	<b>75,981</b>
External causes supported - UK	-	<b>4,770</b>	-	<b>4,770</b>
External causes supported - overseas	-	<b>2,600</b>	-	<b>2,600</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	<b>66,854</b>	<b>7,370</b>	<b>9,127</b>	<b>83,351</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

**6. GRANTS PAYABLE**

	<b>2024</b>	2023
	<b>£</b>	£
External causes supported - UK	<b>4,770</b>	5,400
External causes supported - overseas	<b>2,600</b>	7,500
	<u>          </u>	<u>          </u>
	<b>7,370</b>	12,900
	<u>          </u>	<u>          </u>

The total grants paid to institutions during the year was as follows:

	<b>2024</b>	2023
	<b>£</b>	£
Cardiff Asian Christian Outreach	<b>1,200</b>	1,200
Echoes (Rwanda)	-	500
Rwanda Orphans Project	<b>600</b>	-
Other grants (less than £500)	<b>920</b>	900
	<u>          </u>	<u>          </u>
	<b>2,720</b>	2,600
	<u>          </u>	<u>          </u>

In addition, grants of £4,650 (2023 - £10,300) were paid to individuals.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2024

### 7. SUPPORT COSTS

	General £	Finance £	Governance costs £	Totals £
Church Activities	<u>6,835</u>	<u>60</u>	<u>2,232</u>	<u>9,127</u>

### 8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation - owned assets	<u>1,410</u>	<u>1,237</u>

### 9. INDEPENDENT EXAMINER'S REMUNERATION

During the year independent examination fees of £1,320 (2023 - £1,270) and fees for accounting and other services of £912 (2023 - £1,172) were paid to Haines Watts Chartered Accountants.

### 10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

The total remuneration key management personnel during the year was £27,623 (2023 - £27,623).

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

### 11. STAFF COSTS

	2024 £	2023 £
Wages and salaries	<u>28,896</u>	<u>34,712</u>
Other pension costs	<u>623</u>	<u>667</u>
	<u>29,519</u>	<u>35,379</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Charitable activities: Pastor	<u>1</u>	<u>1</u>
Support staff: Cleaner	<u>1</u>	<u>1</u>
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**MACKINTOSH EVANGELICAL CHURCH****Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024****12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	88,882	-	88,882
<b>Charitable activities</b>			
Church Activities	10,167	-	10,167
Investment income	346	-	346
Other income	405	-	405
<b>Total</b>	<u>99,800</u>	<u>-</u>	<u>99,800</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church Activities	81,547	-	81,547
External causes supported - UK	5,400	-	5,400
External causes supported - overseas	7,500	-	7,500
<b>Total</b>	<u>94,447</u>	<u>-</u>	<u>94,447</u>
<b>NET INCOME</b>	5,353	-	5,353
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	632,101	-	632,101
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>637,454</u></u>	<u><u>-</u></u>	<u><u>637,454</u></u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Other equipment £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2023	<b>550,000</b>	<b>3,938</b>	<b>12,315</b>	<b>566,253</b>
Additions	-	-	<b>2,756</b>	<b>2,756</b>
Disposals	-	-	<b>(6,691)</b>	<b>(6,691)</b>
At 31 March 2024	<b>550,000</b>	<b>3,938</b>	<b>8,380</b>	<b>562,318</b>
<b>DEPRECIATION</b>				
At 1 April 2023	-	<b>2,686</b>	<b>10,353</b>	<b>13,039</b>
Charge for year	-	<b>350</b>	<b>1,060</b>	<b>1,410</b>
Eliminated on disposal	-	-	<b>(6,691)</b>	<b>(6,691)</b>
At 31 March 2024	-	<b>3,036</b>	<b>4,722</b>	<b>7,758</b>
<b>NET BOOK VALUE</b>				
At 31 March 2024	<b>550,000</b>	<b>902</b>	<b>3,658</b>	<b>554,560</b>
At 31 March 2023	550,000	1,252	1,962	553,214

Included in cost or valuation of land and buildings is freehold land of £550,000 (2023 - £550,000) which is not depreciated.

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Other debtors	<b>3,171</b>	1,049
Gift aid recoverable	<b>15,372</b>	16,172
Prepayments	<b>4,726</b>	2,356
	<b>23,269</b>	19,577

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	2023
	<b>£</b>	£
Creditors	<b>1,262</b>	2,240
Social security and other taxes	<b>360</b>	384
Accruals and deferred income	<b>2,694</b>	2,626
	<u><b>4,316</b></u>	<u>5,250</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.23	Net movement in funds	At 31.3.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>637,454</b>	<b>33,140</b>	<b>670,594</b>
	<u>637,454</u>	<u>33,140</u>	<u>670,594</u>
<b>TOTAL FUNDS</b>	<u><b>637,454</b></u>	<u><b>33,140</b></u>	<u><b>670,594</b></u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>116,491</b>	<b>(83,351)</b>	<b>33,140</b>
	<u>116,491</u>	<u>(83,351)</u>	<u>33,140</u>
<b>TOTAL FUNDS</b>	<u><b>116,491</b></u>	<u><b>(83,351)</b></u>	<u><b>33,140</b></u>

**Comparatives for movement in funds**

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	632,101	5,353	637,454
	<u>632,101</u>	<u>5,353</u>	<u>637,454</u>
<b>TOTAL FUNDS</b>	<u>632,101</u>	<u>5,353</u>	<u>637,454</u>

## MACKINTOSH EVANGELICAL CHURCH

### Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2024

---

#### 16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	99,800	(94,447)	5,353
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>99,800</u>	<u>(94,447)</u>	<u>5,353</u>

#### 17. EMPLOYEE BENEFIT OBLIGATIONS

During the prior year, the charity paid into a defined contribution pension scheme. The total for the year of £Nil (2023: £667) is included within expenditure in the Statement of Financial Activities.

There were outstanding charity contributions of £Nil (2023: £Nil) as at 31 March 2024.

#### 18. RELATED PARTY DISCLOSURES

A donation of £600 was made to the Rwanda Orphans Project, a charitable project over which Peter Andrews, a trustee, has significant influence.

##### **Donations from trustees and related parties**

The aggregate donations received from trustees and other related parties were £7,650 (2023 - £7,800).

#### 19. COMPANY LIMITED BY GUARANTEE

The charity is a private company limited by guarantee having no share capital and, in accordance with the Memorandum of Association, every member is liable to contribute £1 towards the costs of dissolution and liabilities incurred by the charity in the event of the company being wound up.

# MACKINTOSH EVANGELICAL CHURCH

## Detailed Statement of Financial Activities FOR THE YEAR ENDED 31 MARCH 2024

---

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Offerings and other donations	66,557	70,673
Gift aid	15,901	16,209
Legacies	32,825	2,000
	<hr/>	<hr/>
	115,283	88,882
<b>Investment income</b>		
Deposit account interest	1,208	346
<b>Charitable activities</b>		
Weekend away	-	10,167
<b>Other income</b>		
Insurance claim	-	405
	<hr/>	<hr/>
<b>Total incoming resources</b>	<b>116,491</b>	<b>99,800</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	27,000	29,525
Pensions	623	667
Rates and water	292	253
Light and heat	5,979	8,483
Maintenance, repairs and renewals	29,453	14,491
Kitchen consumables and catering	748	577
Sunday school and youth work	598	324
Church weekend away	-	11,757
Printing, postage and stationery	751	835
Other equipment depreciation	1,410	1,237
Grants to institutions	2,720	2,600
Grants to individuals	4,650	10,300
	<hr/>	<hr/>
	74,224	81,049
<b>Support costs</b>		
<b>General</b>		
Wages	1,896	5,187
Insurance	2,497	2,153
Internet and telephone	921	742
Carried forward	5,314	8,082

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 MARCH 2024**

---

	2024	2023
	£	£
<b>General</b>		
Brought forward	5,314	8,082
Sundries	490	962
Travel & Subsistence	-	455
Membership and licences	1,031	1,385
	<u>6,835</u>	<u>10,884</u>
<b>Finance</b>		
Bank charges	60	72
<b>Governance costs</b>		
Independent examiner's remuneration	2,232	2,442
	<u>83,351</u>	<u>94,447</u>
Total resources expended		
	<u>83,351</u>	<u>94,447</u>
<b>Net income</b>	<u>33,140</u>	<u>5,353</u>

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

England & Wales - Charity number 1154240

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 08140653 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1154240**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2023**  
**for**  
**MACKINTOSH EVANGELICAL CHURCH**

**MACKINTOSH EVANGELICAL CHURCH**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2023**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 5
<b>Independent Examiner's Report</b>	6
<b>Statement of Financial Activities</b>	7
<b>Balance Sheet</b>	8 to 9
<b>Notes to the Financial Statements</b>	10 to 17
<b>Detailed Statement of Financial Activities</b>	18 to 19

---

# MACKINTOSH EVANGELICAL CHURCH

## **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2023**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The charitable company's objectives, as expressed in the Articles of Association, are as follows:

- 1 To advance the Christian faith in accordance with the statement of beliefs in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 2 To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 3 To advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

#### **Public benefit**

The charitable company's trustees can confirm that they have given due regard to the Charity Commission's guidance on public benefit. Significant activities undertaken in furtherance of the charitable company's objectives and for the benefit of the public are set out on the following pages.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2023

---

#### OBJECTIVES AND ACTIVITIES

##### Significant activities

Mackintosh Evangelical Church runs a wide range of activities in furtherance of its objectives. The core activities of the church are noted below, with detail of activity in the year in the 'Achievement and Performance' section of the report.

**Sunday worship:** The church holds weekly Sunday services, in both the morning (in the church building) and the evening (via Zoom), which are open to members and non-members alike and bring together those of all ages and backgrounds. These regular services include Biblical teaching, prayer and musical worship.

**Youth:** During the Sunday morning service, crèche and Sunday school are available to care for and provide teaching for children and young people. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings.

**Small groups:** During the Sunday morning service, crèche and Sunday school are available to care for and provide teaching for children and young people. In addition to Sunday morning groups for young people, the church runs a youth club which meets weekly on a Thursday evening during term time. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings.

**Community activities:** Mackintosh Evangelical Church seeks to reach out to the community in our locality and gives a warm welcome to visitors not only at our regular meetings and youth and childrens' groups, but also at activities such as craft and coffee mornings, and annual Christmas and Easter events and services. Every Thursday morning, the church opens as a warm and welcoming space, offering refreshments and also hosting a community 'FAN' (Friends and Neighbours) meeting. In the wider community, the church is a partner, along with many other churches in Cardiff, in the 'Paradise Run' ministry, which provides food and other essential items to those in need on the streets of Cardiff city centre.

##### Grant-making

A key way in which the church contributes to the wider community in the UK and beyond is by giving financial donations to external organisations and mission partners. We have a number of mission partners who receive regular monthly support. In addition to this, the eldership team decides on a regular basis which other causes to support with one off donations. This may include causes which have a link to the church and/or its members, to support of outreach in the local community, or gifts made to a visiting speaker who has attended, whilst ensuring that the church's charitable objectives are being met in each case. On top of this, wide scale Christian charitable appeals for particular areas of need in both the UK and overseas are considered for donations. The church consistently donates in the region of 20% of its income to such causes; there is no policy commitment to maintain this level of external donations, however it is a level that the trustees do wish to maintain so long as income and reserves allow.

##### Volunteers

The church has a small number of employees who contribute significantly to the planning and running of its activities. However, there is a much larger body of volunteers, without whom the continuance of many of the church's activities would not be possible.

## **MACKINTOSH EVANGELICAL CHURCH**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2023**

---

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The church has had a positive year as we have seen activities throughout the week open and flourish and a number of new people and families join us on Sunday mornings.

Our youth worker left employment with us in May 2022, and after an initial attempt to fill the vacancy, it was decided to pause on that role and not re-recruit in the short to medium-term. Our Thursday evening youth group ceased in the year, due to a decision to instead focus resources on the Sunday morning provision, which then saw growth. Our Sunday morning children's groups welcomed an average of 20 children a week across 3 age groups, with up to 25 in attendance on some Sundays. Our baby and toddler group 'Miniscules' remained popular, and ended the year at full capacity with a waiting list. Our seasonal craft mornings recommenced and have been very well attended in the year, welcoming families from the community into the church.

Community outreach activities grew in the year, with a new Thursday morning Welcome Space added to the calendar, including a FAN (Friends and Neighbours) meeting hosted in the building. This commenced as a Warm Space open from 10-3 each Thursday, and transitioned to a drop-in café in the morning. We have seen 62 different individuals attend these events, with a smaller number of regular attendees. Our monthly coffee mornings have also run throughout the year. A number of people who had been welcomed to these events have then joined us on a Sunday morning as well.

Our homegroups continued to meet throughout the year, with a focus on integrating the whole fellowship into these groups as a key part of church life.

The trustees are satisfied that the charity has continued to meet its charitable aims and objectives throughout the year.

#### **FINANCIAL REVIEW**

The church is wholly dependent on the generosity of individuals, and from time-to-time grants from charitable trusts, to continue its work. Risk is reduced by the fact that donations come from a wide number of individuals, giving consistent monthly amounts. We are encouraged that giving has remained largely consistent year on year, and after a slight decline in 2021-22 has increased again in the current year.

Total income in the year to 31 March 2023 was £99,800 (2022 - £73,684), including donations from individuals and the associated gift aid totalling £88,882 (2021 - £73,673).

Expenditure in the year was £94,447 (2022 - £84,984), resulting in net income for the year of £5,353 (2022 - net expenditure £11,300).

#### **Reserves policy**

The trustees aim to hold sufficient reserves to cover 6 to 12 months of the normal operating costs of the church. As at March 2023, the charitable company had total funds of £637,454 (2022 - £632,101), all of which were unrestricted. Deducting fixed assets of £553,214 (2022 - £552,831), this leaves free reserves of £84,240 (2022 - £79,270), which equates to approximately 11 months (2022 - 11 months) normal operating costs and is therefore in line with the reserves policy.

## **MACKINTOSH EVANGELICAL CHURCH**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2023**

---

#### **FUTURE PLANS**

The church leadership team continues to review our activities to assess their viability in light of the resources we have, and to ensure that our objectives continue to be met.

Our Sunday morning children's groups continue to be well attended and, since the year end, have now increased from 3 to 4 separate groups, in order to best serve the age range of children attending. We are pleased to have been able to resource an increased number of groups and hope to remain able to do so as long as is required.

The trustees have continued to consider works required to the building, with the boilers having been replaced at significant cost in September 2023. We are thankful to have received some legacy income from past faithful church members, which has greatly contributed to the cost of these works. Potential amendments to the building frontage and access ramp are also in discussion.

The trustees consider that the charitable company will continue as a going concern for a period of 12 months from the date on which these financial statements are approved for the following reasons:

- The church is not reliant on any one source of donation income, but receives donations from multiple individuals,
- The charitable company holds sufficient reserves, as detailed in the reserves policy above, to enable us to continue operating should there be any loss of income in the short to medium term.

The trustees therefore consider it appropriate to adopt the going concern basis of preparation of the accounts, as detailed in note 1 to the financial statements.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charitable company's governing document is its Memorandum and Articles of Association, dated 12 July 2012. This is the date on which the charitable company was incorporated.

##### **Recruitment and appointment of new trustees**

The trustees are mindful of the need to ensure that there is sufficient breadth of knowledge and skills on the board to enable proper management of the church's resources. When required, new trustees are appointed by the current board of trustees, on the basis of qualifications and experience relevant to the operations of the church.

##### **Induction and training of new trustees**

Trustees will largely be church members who have already been involved with the church for a significant period of time, and are therefore familiar with its activities. New trustees undertake appropriate induction and training; they are made aware of their responsibilities as trustees and directed towards the Charity Commission's guidance for trustees.

##### **Organisational structure**

The charity is administered by a management group comprising the trustees. The trustees meet formally on a quarterly basis to oversee proper management and administration of the church's property and funds for the public benefit, and to ensure that the charity continues to meet its legal and regulatory responsibilities.

The eldership team, comprising 2 trustees and 4 others, meets on a monthly basis and deals with all Spiritual matters involved in the running of the church, as well reviewing in detail the specific activities carried out by the church. There is one paid staff member on the eldership team.

The trustees and elders have delegated the operational week-on-week running of a number of the church's activities to other church members, including to staff members.

##### **Key management remuneration**

The key management personnel of the charitable company consist of the trustees and elders. Alistair McGhee is remunerated by virtue of his position as Pastor, with pay set and reviewed periodically by non-remunerated members of the Trustee Board.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2023

---

#### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered Company number**  
08140653 (England and Wales)

**Registered Charity number**  
1154240

**Registered office**  
61-63 Mackintosh Place  
Cardiff  
South Glamorgan  
CF24 4RL

**Trustees**  
J H Griffiths  
P S Andrews  
D Gamble  
J Andrews  
A Handley

**Other key management personnel**  
Pastor - Alistair McGhee

**Independent Examiner**  
Andrew Jordan FCA  
Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

**Bank services**  
CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

#### FUNDS HELD AS CUSTODIAN FOR OTHERS

None.

Approved by order of the board of trustees on 18 December 2023 and signed on its behalf by:

J Andrews - Trustee

## **Independent Examiner's Report to the Trustees of Mackintosh Evangelical Church**

---

### **Independent examiner's report to the trustees of Mackintosh Evangelical Church ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Andrew Jordan FCA

Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

18 December 2023

**MACKINTOSH EVANGELICAL CHURCH**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>88,882</b>	-	<b>88,882</b>	73,673
<b>Charitable activities</b>					
Church Activities	4	<b>10,167</b>	-	<b>10,167</b>	-
Investment income	3	<b>346</b>	-	<b>346</b>	11
Other income		<b>405</b>	-	<b>405</b>	-
<b>Total</b>		<b>99,800</b>	-	<b>99,800</b>	73,684
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church Activities	5	<b>81,547</b>	-	<b>81,547</b>	70,840
External causes supported - UK		<b>5,400</b>	-	<b>5,400</b>	5,544
External causes supported - overseas		<b>7,500</b>	-	<b>7,500</b>	8,600
<b>Total</b>		<b>94,447</b>	-	<b>94,447</b>	84,984
<b>NET INCOME/(EXPENDITURE)</b>		<b>5,353</b>	-	<b>5,353</b>	(11,300)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>632,101</b>	-	<b>632,101</b>	643,401
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>637,454</b>	-	<b>637,454</b>	632,101

The notes form part of these financial statements

**MACKINTOSH EVANGELICAL CHURCH (REGISTERED NUMBER: 08140653)**

**Balance Sheet  
31 MARCH 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	553,214	-	553,214	552,831
<b>CURRENT ASSETS</b>					
Debtors	14	19,577	-	19,577	18,320
Cash at bank		69,913	-	69,913	72,473
		<u>89,490</u>	-	<u>89,490</u>	90,793
<b>CREDITORS</b>					
Amounts falling due within one year	15	(5,250)	-	(5,250)	(11,523)
		<u>84,240</u>	-	<u>84,240</u>	79,270
<b>NET CURRENT ASSETS</b>					
		<u>84,240</u>	-	<u>84,240</u>	79,270
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>637,454</u>	-	<u>637,454</u>	632,101
<b>NET ASSETS</b>					
		<u>637,454</u>	-	<u>637,454</u>	632,101
<b>FUNDS</b>					
Unrestricted funds	16			<u>637,454</u>	632,101
<b>TOTAL FUNDS</b>					
				<u>637,454</u>	632,101

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 MARCH 2023**

---

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18 December 2023 and were signed on its behalf by:

J Andrews - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charitable company's ability to continue as a going concern.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offerings and donations are recognised on receipt. Procedures are in place to ensure the completeness of income.

Income tax recoverable on gift-aid donations is recognised when claimable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Other equipment	- 20% on cost
Computer equipment	- 33% on reducing balance

Land and buildings are valued at deemed cost being the trustees' valuation of £550,000 based on a professional valuation at 25 October 2019.

As permitted by the Statement of Recommended of Practice, no provision for depreciation has been made for freehold property as it is the view of the trustees that the estimated residual value of the property is not materially different from the carrying value.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2023

---

### 1. ACCOUNTING POLICIES - continued

#### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### **Donated goods, facilities and services**

The value of services provided by volunteers is not incorporated into the financial statements.

Where goods or service are provided to the charity as a donation that would normally be purchased from suppliers, the contributions are included in the financial statements as an estimate based on the value of the contribution.

#### **Short term liquid investments and cash**

Cash at bank is held to meet short-term cash commitments as they fall due rather than for investment purposes and includes all cash equivalents held in the form of short-term highly liquid investments. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

#### **Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### 2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Offerings and other donations	70,673	59,235
Gift aid	16,209	14,135
Legacies	2,000	303
	<u>88,882</u>	<u>73,673</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**3. INVESTMENT INCOME**

	<b>2023</b>	2022
	<b>£</b>	£
Deposit account interest	<b>346</b>	11
	<u>          </u>	<u>          </u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>2023</b>	2022
	<b>£</b>	£
Weekend away	<b>10,167</b>	-
Church Activities		
	<u>          </u>	<u>          </u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Church Activities	<b>68,149</b>	-	<b>13,398</b>	<b>81,547</b>
External causes supported - UK	-	<b>5,400</b>	-	<b>5,400</b>
External causes supported - overseas	-	<b>7,500</b>	-	<b>7,500</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	<b>68,149</b>	<b>12,900</b>	<b>13,398</b>	<b>94,447</b>
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

**6. GRANTS PAYABLE**

	<b>2023</b>	2022
	<b>£</b>	£
External causes supported - UK	<b>5,400</b>	5,544
External causes supported - overseas	<b>7,500</b>	8,600
	<u>          </u>	<u>          </u>
	<b>12,900</b>	14,144
	<u>          </u>	<u>          </u>

The total grants paid to institutions during the year was as follows:

	<b>2023</b>	2022
	<b>£</b>	£
Cardiff Asian Christian Outreach	<b>1,200</b>	1,200
Tearfund	-	2,000
UCCF	-	500
J.R & A.C. Hanley	<b>6,500</b>	6,300
Echoes (Rwanda)	<b>500</b>	300
Other grants (less than £500)	<b>900</b>	1,444
	<u>          </u>	<u>          </u>
	<b>9,100</b>	11,744
	<u>          </u>	<u>          </u>

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2023

### 7. SUPPORT COSTS

	General £	Finance £	Governance costs £	Totals £
Church Activities	<u>10,884</u>	<u>72</u>	<u>2,442</u>	<u>13,398</u>

### 8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Depreciation - owned assets	<u>1,237</u>	<u>1,031</u>

### 9. INDEPENDENT EXAMINER'S REMUNERATION

During the year independent examination fees of £1,270 (2022 - £1,181) and fees for accounting and other services of £1,172 (2022 - £763) were paid to Haines Watts Chartered Accountants.

### 10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

The total remuneration key management personnel during the year was £27,623 (2022 - £29,340).

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

### 11. STAFF COSTS

	2023 £	2022 £
Wages and salaries	34,712	44,382
Other pension costs	667	811
	<u>35,379</u>	<u>45,193</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Charitable activities: Pastor	1	1
Charitable activities: Youth Workers	-	1
Support staff: Cleaner	1	1
	<u>2</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	71,623	2,050	73,673
Investment income	11	-	11
<b>Total</b>	<u>71,634</u>	<u>2,050</u>	<u>73,684</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church Activities	70,840	-	70,840
External causes supported - UK	5,344	200	5,544
External causes supported - overseas	6,750	1,850	8,600
<b>Total</b>	<u>82,934</u>	<u>2,050</u>	<u>84,984</u>
<b>NET INCOME/(EXPENDITURE)</b>	(11,300)	-	(11,300)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	643,401	-	643,401
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>632,101</u></u>	<u><u>-</u></u>	<u><u>632,101</u></u>

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Other equipment £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2022	550,000	3,938	10,995	564,933
Additions	-	-	1,620	1,620
Disposals	-	-	(300)	(300)
At 31 March 2023	<u>550,000</u>	<u>3,938</u>	<u>12,315</u>	<u>566,253</u>
<b>DEPRECIATION</b>				
At 1 April 2022	-	2,231	9,871	12,102
Charge for year	-	455	782	1,237
Eliminated on disposal	-	-	(300)	(300)
At 31 March 2023	<u>-</u>	<u>2,686</u>	<u>10,353</u>	<u>13,039</u>
<b>NET BOOK VALUE</b>				
At 31 March 2023	<u><u>550,000</u></u>	<u><u>1,252</u></u>	<u><u>1,962</u></u>	<u><u>553,214</u></u>
At 31 March 2022	<u><u>550,000</u></u>	<u><u>1,707</u></u>	<u><u>1,124</u></u>	<u><u>552,831</u></u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**13. TANGIBLE FIXED ASSETS - continued**

Included in cost or valuation of land and buildings is freehold land of £550,000 (2022 - £550,000) which is not depreciated.

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b>	2022
	<b>£</b>	£
Other debtors	<b>1,049</b>	405
Gift aid recoverable	<b>16,172</b>	13,765
Prepayments	<b>2,356</b>	4,150
	<u><b>19,577</b></u>	<u>18,320</u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b>	2022
	<b>£</b>	£
Creditors	<b>2,240</b>	2,223
Social security and other taxes	<b>384</b>	476
Accruals and deferred income	<b>2,626</b>	8,824
	<u><b>5,250</b></u>	<u>11,523</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>632,101</b>	<b>5,353</b>	<b>637,454</b>
	<u><b>632,101</b></u>	<u><b>5,353</b></u>	<u><b>637,454</b></u>
<b>TOTAL FUNDS</b>	<u><b>632,101</b></u>	<u><b>5,353</b></u>	<u><b>637,454</b></u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>99,800</b>	<b>(94,447)</b>	<b>5,353</b>
	<u><b>99,800</b></u>	<u><b>(94,447)</b></u>	<u><b>5,353</b></u>
<b>TOTAL FUNDS</b>	<u><b>99,800</b></u>	<u><b>(94,447)</b></u>	<u><b>5,353</b></u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**16. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
<b>Unrestricted funds</b>			
General fund	643,401	(11,300)	632,101
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>643,401</u>	<u>(11,300)</u>	<u>632,101</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	71,634	(82,934)	(11,300)
<b>Restricted funds</b>			
Specific appeals	2,050	(2,050)	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>73,684</u>	<u>(84,984)</u>	<u>(11,300)</u>

**Restricted funds**

Specific appeals - The Specific appeals fund, in the prior year, represents donations and offerings raised for specific charities, which have been directly passed on to the nominated charities in full.

**17. EMPLOYEE BENEFIT OBLIGATIONS**

During the year, the charity paid into a defined contribution pension scheme. The total for the year of £667 (2022: £811) is included within expenditure in the Statement of Financial Activities.

There were outstanding charity contributions of £Nil (2022: £Nil) as at 31 March 2023.

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**18. RELATED PARTY DISCLOSURES**

A donation of £500 (2022: £500) was made via Echoes International to the Rwandan Orphans Project, a charitable project over which Peter Andrews, a trustee, has significant influence.

**Donations from trustees and related parties**

The aggregate donations received from trustees and other related parties were £7,800 (2021 - £9,200).

**19. COMPANY LIMITED BY GUARANTEE**

The charity is a private company limited by guarantee having no share capital and, in accordance with the Memorandum of Association, every member is liable to contribute £1 towards the costs of dissolution and liabilities incurred by the charity in the event of the company being wound up.

# MACKINTOSH EVANGELICAL CHURCH

## Detailed Statement of Financial Activities FOR THE YEAR ENDED 31 MARCH 2023

---

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Offerings and other donations	70,673	59,235
Gift aid	16,209	14,135
Legacies	2,000	303
	<hr/>	<hr/>
	88,882	73,673
<b>Investment income</b>		
Deposit account interest	346	11
<b>Charitable activities</b>		
Weekend away	10,167	-
<b>Other income</b>		
Insurance claim	405	-
	<hr/>	<hr/>
<b>Total incoming resources</b>	99,800	73,684
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	29,525	39,517
Pensions	667	811
Rates and water	253	238
Light and heat	8,483	3,900
Maintenance, repairs and renewals	14,491	12,288
Kitchen consumables and catering	577	136
Sunday school and youth work	324	309
Church weekend away	11,757	-
Printing, postage and stationery	835	213
Other equipment depreciation	1,237	1,031
Grants to institutions	9,100	11,744
Grants to individuals	3,800	2,400
	<hr/>	<hr/>
	81,049	72,587
<b>Support costs</b>		
<b>General</b>		
Wages	5,187	4,865
Insurance	2,153	1,967
Internet and telephone	742	677
Carried forward	8,082	7,509

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 MARCH 2023**

---

	2023	2022
	£	£
<b>General</b>		
Brought forward	<b>8,082</b>	7,509
Sundries	<b>962</b>	1,108
Travel & Subsistence	<b>455</b>	78
Membership and licences	<b>1,385</b>	848
Legal and company fees	-	814
	<hr/>	<hr/>
	<b>10,884</b>	10,357
<b>Finance</b>		
Bank charges	72	96
<b>Governance costs</b>		
Independent examiner's remuneration	<b>2,442</b>	1,944
	<hr/>	<hr/>
Total resources expended	<b>94,447</b>	84,984
	<hr/>	<hr/>
<b>Net income/(expenditure)</b>	<b>5,353</b>	(11,300)
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

England & Wales - Charity number 1154240

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 08140653 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1154240**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2022**  
**for**  
**MACKINTOSH EVANGELICAL CHURCH**

**MACKINTOSH EVANGELICAL CHURCH**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2022**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 6
<b>Independent Examiner's Report</b>	7
<b>Statement of Financial Activities</b>	8
<b>Balance Sheet</b>	9 to 10
<b>Notes to the Financial Statements</b>	11 to 18
<b>Detailed Statement of Financial Activities</b>	19 to 20

---

# MACKINTOSH EVANGELICAL CHURCH

## **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2022**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The charitable company's objectives, as expressed in the Articles of Association, are as follows:

- 1 To advance the Christian faith in accordance with the statement of beliefs in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 2 To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 3 To advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit

#### **Public benefit**

The charitable company's trustees can confirm that they have given due regard to the Charity Commission's guidance on public benefit. Significant activities undertaken in furtherance of the charitable company's objectives and for the benefit of the public are set out on the following pages.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2022

---

#### OBJECTIVES AND ACTIVITIES

##### Significant activities

Mackintosh Evangelical Church runs a wide range of activities in furtherance of its objectives. The core activities of the church are noted below, with detail of activity in the year in the 'Achievement and Performance' section of the report.

**Sunday worship:** The church holds weekly Sunday services, in both the morning (in the church building) and the evening (via Zoom), which are open to members and non-members alike and bring together those of all ages and backgrounds. These regular services include Biblical teaching, prayer and musical worship.

**Youth:** During the Sunday morning service, crèche and Sunday school are available to care for and provide teaching for children and young people. In addition to Sunday morning groups for young people, the church runs a youth club which meets weekly on a Thursday evening during term time. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings.

**Small groups:** During the Sunday morning service, crèche and Sunday school are available to care for and provide teaching for children and young people. In addition to Sunday morning groups for young people, the church runs a youth club which meets weekly on a Thursday evening during term time. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group on Wednesday mornings.

**Community activities:** Mackintosh Evangelical Church seeks to reach out to the community in our locality and gives a warm welcome to visitors not only at our regular meetings and youth and children's groups, but also at activities such as craft and coffee mornings, and annual Christmas and Easter events and services. In the wider community, the church is a partner, along with many other churches in Cardiff, in the 'Paradise Run' ministry, which provides food and other essential items to those in need on the streets of Cardiff city centre.

##### Grant-making

A key way in which the church contributes to the wider community in the UK and beyond is by giving financial donations to external organisations and mission partners. We have a number of mission partners who receive regular monthly support. In addition to this, the eldership team decides on a regular basis which other causes to support with one off donations. This may include causes which have a link to the church and/or its members, to support of outreach in the local community, or gifts made to a visiting speaker who has attended, whilst ensuring that the church's charitable objectives are being met in each case. On top of this, wide scale Christian charitable appeals for particular areas of need in both the UK and overseas are considered for donations. The church consistently donates in the region of 20% of its income to such causes; there is no policy commitment to maintain this level of external donations, however it is a level that the trustees do wish to maintain so long as income and reserves allow.

##### Volunteers

The church has a small number of employees who contribute significantly to the planning and running of its activities. However, there is a much larger body of volunteers, without whom the continuance of many of the church's activities would not be possible.

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2022

---

#### ACHIEVEMENT AND PERFORMANCE

##### Charitable activities

During the year under review, the Church has moved forward and fully 'opened our doors' again with a return to activity after the peak of the Covid-19 pandemic passed. Progression was made cautiously and in line with a detailed risk assessment that was discussed and revised regularly.

Church meetings at the beginning of the year had a socially distanced set up with booking required to attend, but by the end of the year had returned to a 'normal' format with no need to restrict numbers and a welcome return of the provision of refreshments after the service. A parallel online provision has remained for the small proportion of members who cannot or chose not to attend in person on any given week.

The church continued to employ a youth worker throughout the financial year. Of our original two Thursday evening youth groups, only that which caters to 11-14 year olds reopened on a face-to-face basis, due to the challenge of resourcing both groups. The decision to reopen for the older age range was in part due to the younger age group being catered for on a Sunday morning as part of Sunday School provision during the main service. At the beginning of the year, this provision had only been online via recorded video lessons, at times accompanied by craft or colouring activities sent out in the post. We were pleased to be able to welcome the children back into church in person and recommence more lively Sunday School lessons with Bible teaching, activities and games.

Our baby and toddler group 'Miniscules' reopened in the church building in April 2021, and has throughout the year been increasingly popular with many families in the community.

Our homegroups continued to meet throughout the year, with some moving from 'Zoom' to in-person meetings and others remaining online, depending on the needs and preferences of each group.

The trustees are satisfied that the charity has continued to meet its charitable aims and objectives throughout the year.

#### FINANCIAL REVIEW

The church is wholly dependent on the generosity of individuals, and from time-to-time grants from charitable trusts, to continue its work. Risk is reduced by the fact that donations come from a wide number of individuals, giving consistent monthly amounts. We are encouraged that giving has remained largely consistent year on year. Although somewhat reduced in 2021-22, regular income has increased again post year end.

Total income in the year to 31 March 2022 was £73,684 (2021 - £85,978), including donations from individuals and the associated gift aid totalling £73,673 (2021 - £85,950).

Expenditure in the year was £84,984, (2021 - £78,805), resulting in net expenditure for the year of £11,300 (2021 - net income £7,173).

##### Reserves policy

The trustees aim to hold sufficient reserves to cover 6 to 12 months of the normal operating costs of the church. As at March 2022, the charitable company had total funds of £632,101 (2021 - £643,401), all of which were unrestricted. Deducting fixed assets of £552,831 (2021 - £552,113), this leaves free reserves of £79,270 (2021 - £91,288), which equates to approximately 11 months (2021 - 13 months) normal operating costs and is therefore in line with the reserves policy.

## **MACKINTOSH EVANGELICAL CHURCH**

### **Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2022**

---

#### **FUTURE PLANS**

The church leadership team continues to review our activities to assess their viability in light of the resources we have, and to ensure that our objectives continue to be met.

Our youth worker finished their contract at the end of May 2022, and the post has not since been refilled. The eldership is considering a way forward in terms of what scope of role we would now seek to appoint. Our Thursday evening youth group has paused in light of this due to the challenge of resourcing it, with energy focused on Sunday morning provision for the youth which continues to operate and look to be expanded to include an extra group in Jan 2023. The recommencement of additional craft days and other seasonal events are also planned.

There has been a focus on community engagement post year end, with new activities such as a weekly drop in café, hosting FAN (Friends and Neighbours) meetings and providing a 'warm space' in the midst of the cost-of-living crisis. The eldership continues to review new ideas on how to best serve the local community as they look to form a strategic vision for the next 5 years.

The trustees consider that the charitable company will continue as a going concern for a period of 12 months from the date on which these financial statements are approved for the following reasons:

- The Church is not reliant on any one source of donation income, but receives donations from multiple individuals,
- The charitable company holds sufficient reserves, as detailed in the reserves policy above, to enable us to continue operating should there be any loss of income in the short to medium term.

The trustees therefore consider it appropriate to adopt the going concern basis of preparation of the accounts, as detailed in note 1 to the financial statements.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charitable company's governing document is its Memorandum and Articles of Association, dated 12 July 2012. This is the date on which the charitable company was incorporated.

##### **Recruitment and appointment of new trustees**

The trustees are mindful of the need to ensure that there is sufficient breadth of knowledge and skills on the board to enable proper management of the church's resources. When required, new trustees are appointed by the current board of trustees, on the basis of qualifications and experience relevant to the operations of the church.

##### **Induction and training of new trustees**

Trustees will largely be church members who have already been involved with the church for a significant period of time, and are therefore familiar with its activities. New trustees undertake appropriate induction and training; they are made aware of their responsibilities as trustees and directed towards the Charity Commission's guidance for trustees.

##### **Organisational structure**

The charity is administered by a management group comprising the trustees. The trustees meet formally on a quarterly basis to oversee proper management and administration of the church's property and funds for the public benefit, and to ensure that the charity continues to meet its legal and regulatory responsibilities.

The eldership team, comprising 2 trustees and 4 others, meets on a monthly basis and deals with all Spiritual matters involved in the running of the church, as well reviewing in detail the specific activities carried out by the church. There is one paid staff member on the eldership team.

The trustees and elders have delegated the operational week-on-week running of a number of the church's activities to other church members, including to staff members, being our youth and families worker(s).

## MACKINTOSH EVANGELICAL CHURCH

### Report of the Trustees FOR THE YEAR ENDED 31 MARCH 2022

---

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### Key management remuneration

The key management personnel of the Charity consist of the trustees and elders. Alistair McGhee is remunerated by virtue of his position as Pastor, with pay set and reviewed periodically by non-remunerated members of the Trustee Board.

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Registered Company number

08140653 (England and Wales)

##### Registered Charity number

1154240

##### Registered office

61-63 Mackintosh Place  
Cardiff  
South Glamorgan  
CF24 4RL

##### Trustees

J H Griffiths  
P S Andrews  
D Gamble  
J Andrews  
A Handley (appointed 27.9.21)

##### Other key management personnel

Pastor - Alistair McGhee

##### Independent Examiner

Andrew Jordan  
Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

##### Bank services

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

#### FUNDS HELD AS CUSTODIAN FOR OTHERS

None.

Approved by order of the board of trustees on 21 December 2022 and signed on its behalf by:

**MACKINTOSH EVANGELICAL CHURCH**

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2022**

---

J Andrews - Trustee

## **Independent Examiner's Report to the Trustees of Mackintosh Evangelical Church**

---

### **Independent examiner's report to the trustees of Mackintosh Evangelical Church ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Andrew Jordan  
Haines Watts  
Chartered Accountants  
Bath House  
6 - 8 Bath Street  
Bristol  
BS1 6HL

23 December 2022

**MACKINTOSH EVANGELICAL CHURCH**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	71,623	2,050	73,673	85,950
Investment income	3	11	-	11	28
<b>Total</b>		<u>71,634</u>	<u>2,050</u>	<u>73,684</u>	<u>85,978</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church Activities	4	70,840	-	70,840	63,871
External causes supported - UK		5,344	200	5,544	6,085
External causes supported - overseas		6,750	1,850	8,600	8,849
<b>Total</b>		<u>82,934</u>	<u>2,050</u>	<u>84,984</u>	<u>78,805</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(11,300)</b>	-	<b>(11,300)</b>	7,173
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		643,401	-	643,401	636,228
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>632,101</u></u>	<u><u>-</u></u>	<u><u>632,101</u></u>	<u><u>643,401</u></u>

The notes form part of these financial statements

**MACKINTOSH EVANGELICAL CHURCH (REGISTERED NUMBER: 08140653)**

**Balance Sheet  
31 MARCH 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	<b>552,831</b>	-	<b>552,831</b>	552,113
<b>CURRENT ASSETS</b>					
Debtors	13	<b>18,320</b>	-	<b>18,320</b>	19,095
Cash at bank		<b>72,473</b>	-	<b>72,473</b>	74,481
		<b>90,793</b>	-	<b>90,793</b>	93,576
<b>CREDITORS</b>					
Amounts falling due within one year	14	<b>(11,523)</b>	-	<b>(11,523)</b>	(2,288)
<b>NET CURRENT ASSETS</b>		<b>79,270</b>	-	<b>79,270</b>	91,288
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<b>632,101</b>	-	<b>632,101</b>	643,401
<b>NET ASSETS</b>					
		<b>632,101</b>	-	<b>632,101</b>	643,401
<b>FUNDS</b>					
Unrestricted funds	15			<b>632,101</b>	643,401
<b>TOTAL FUNDS</b>				<b>632,101</b>	643,401

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 MARCH 2022**

---

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 December 2022 and were signed on its behalf by:

J Andrews - Trustee

The notes form part of these financial statements

---

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charitable company's ability to continue as a going concern.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offerings and donations are recognised on receipt. Procedures are in place to ensure the completeness of income.

Income tax recoverable on gift-aid donations is recognised when claimable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Other equipment	- 20% on cost
Computer equipment	- 33% on reducing balance

Land and buildings are valued at deemed cost being the trustees' valuation of £550,000 based on a professional valuation at 25 October 2019.

As permitted by the Statement of Recommended of Practice, no provision for depreciation has been made for freehold property as it is the view of the trustees that the estimated residual value of the property is not materially different from the carrying value.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2022

---

### 1. ACCOUNTING POLICIES - continued

#### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### **Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### **Donated goods, facilities and services**

The value of services provided by volunteers is not incorporated into the financial statements.

Where goods or service are provided to the charity as a donation that would normally be purchased from suppliers, the contributions are included in the financial statements as an estimate based on the value of the contribution.

#### **Short term liquid investments and cash**

Cash at bank is held to meet short-term cash commitments as they fall due rather than for investment purposes and includes all cash equivalents held in the form of short-term highly liquid investments. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

#### **Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### 2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Offerings and other donations	59,235	69,784
Gift aid	14,135	16,166
Legacies	303	-
	<u>73,673</u>	<u>85,950</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2022**

**3. INVESTMENT INCOME**

	<b>2022</b>	2021
	<b>£</b>	£
Deposit account interest	<b>11</b>	28
	<u>11</u>	<u>28</u>

**4. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Church Activities	<b>58,443</b>	-	<b>12,397</b>	<b>70,840</b>
External causes supported - UK	-	<b>5,544</b>	-	<b>5,544</b>
External causes supported - overseas	-	<b>8,600</b>	-	<b>8,600</b>
	<u>58,443</u>	<u>14,144</u>	<u>12,397</u>	<u>84,984</u>

**5. GRANTS PAYABLE**

	<b>2022</b>	2021
	<b>£</b>	£
External causes supported - UK	<b>5,544</b>	6,085
External causes supported - overseas	<b>8,600</b>	8,849
	<u>14,144</u>	<u>14,934</u>

The total grants paid to institutions during the year was as follows:

	<b>2022</b>	2021
	<b>£</b>	£
Cardiff Asian Christian Outreach	<b>1,200</b>	1,200
Tearfund	<b>2,000</b>	-
UCCF	<b>500</b>	-
Echoes International	-	1,788
J.R & A.C. Hanley	<b>6,300</b>	-
Paradise Run	<b>394</b>	873
Concern Cymru	-	500
Ely Gospel Hall	-	500
GEM UK	-	1,000
Other grants	<b>1,350</b>	1,250
	<u>11,744</u>	<u>7,111</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2022**

**6. SUPPORT COSTS**

	General £	Finance £	Governance costs £	Totals £
Church Activities	<u>10,357</u>	<u>96</u>	<u>1,944</u>	<u>12,397</u>

**7. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Depreciation - owned assets	<u>1,031</u>	<u>1,264</u>

**8. INDEPENDENT EXAMINER'S REMUNERATION**

During the year independent examination fees of £1,181 (2021 - £1,125) and fees for accounting and other services of £763 (2021 - £1,071) were paid to Haines Watts Chartered Accountants.

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

The total remuneration key management personnel during the year was £29,340 (2021 - £29,063).

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**10. STAFF COSTS**

	2022 £	2021 £
Wages and salaries	44,382	43,892
Other pension costs	811	792
	<u>45,193</u>	<u>44,684</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Charitable activities: Pastor	1	1
Charitable activities: Youth Workers	1	1
Support staff: Cleaner	1	1
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2022**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	84,952	998	85,950
Investment income	28	-	28
<b>Total</b>	<u>84,980</u>	<u>998</u>	<u>85,978</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church Activities	63,871	-	63,871
External causes supported - UK	5,717	368	6,085
External causes supported - overseas	8,219	630	8,849
<b>Total</b>	<u>77,807</u>	<u>998</u>	<u>78,805</u>
<b>NET INCOME</b>	7,173	-	7,173
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	636,228	-	636,228
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>643,401</u></u>	<u><u>-</u></u>	<u><u>643,401</u></u>

**12. TANGIBLE FIXED ASSETS**

	Freehold property £	Other equipment £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2021	550,000	2,189	10,995	563,184
Additions	-	1,749	-	1,749
At 31 March 2022	<u>550,000</u>	<u>3,938</u>	<u>10,995</u>	<u>564,933</u>
<b>DEPRECIATION</b>				
At 1 April 2021	-	1,753	9,318	11,071
Charge for year	-	478	553	1,031
At 31 March 2022	<u>-</u>	<u>2,231</u>	<u>9,871</u>	<u>12,102</u>
<b>NET BOOK VALUE</b>				
At 31 March 2022	<u><u>550,000</u></u>	<u><u>1,707</u></u>	<u><u>1,124</u></u>	<u><u>552,831</u></u>
At 31 March 2021	<u><u>550,000</u></u>	<u><u>436</u></u>	<u><u>1,677</u></u>	<u><u>552,113</u></u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2022**

**12. TANGIBLE FIXED ASSETS - continued**

Included in cost or valuation of land and buildings is freehold land of £550,000 (2021 - £550,000) which is not depreciated.

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Other debtors	405	1,270
Gift aid recoverable	13,765	16,133
Prepayments	4,150	1,692
	<u>18,320</u>	<u>19,095</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Creditors	2,223	180
Social security and other taxes	476	472
Accruals and deferred income	8,824	1,636
	<u>11,523</u>	<u>2,288</u>

**15. MOVEMENT IN FUNDS**

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
<b>Unrestricted funds</b>			
General fund	643,401	(11,300)	632,101
	<u>643,401</u>	<u>(11,300)</u>	<u>632,101</u>
<b>TOTAL FUNDS</b>	<u>643,401</u>	<u>(11,300)</u>	<u>632,101</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	71,634	(82,934)	(11,300)
<b>Restricted funds</b>			
Specific appeals	2,050	(2,050)	-
	<u>73,684</u>	<u>(84,984)</u>	<u>(11,300)</u>
<b>TOTAL FUNDS</b>	<u>73,684</u>	<u>(84,984)</u>	<u>(11,300)</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2022**

---

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	636,228	7,173	643,401
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>636,228</u>	<u>7,173</u>	<u>643,401</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	84,980	(77,807)	7,173
<b>Restricted funds</b>			
Specific appeals	998	(998)	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>85,978</u>	<u>(78,805)</u>	<u>7,173</u>

**Restricted funds**

Specific appeals - The Specific appeals fund represents donations and offerings raised for specific charities, which have been directly passed on to the nominated charities in full.

**16. EMPLOYEE BENEFIT OBLIGATIONS**

During the year, the charity paid into a defined contribution pension scheme. The total for the year of £811 (2021: £792) is included within expenditure in the Statement of Financial Activities.

There were outstanding charity contributions of £Nil (2021: £Nil) as at 31 March 2022.

**17. RELATED PARTY DISCLOSURES**

A donation of £300 (2021: £500) was made via Echoes International to the Rwandan Orphans Project, a charitable project over which Peter Andrews, a trustee, has significant influence.

**Donations from trustees and related parties**

The aggregate donations received from trustees and other related parties were £9,200 (2021 - £9,590).

**18. COMPANY LIMITED BY GUARANTEE**

The charity is a private company limited by guarantee having no share capital and, in accordance with the Memorandum of Association, every member is liable to contribute £1 towards the costs of dissolution and liabilities incurred by the charity in the event of the company being wound up.

# MACKINTOSH EVANGELICAL CHURCH

## Detailed Statement of Financial Activities FOR THE YEAR ENDED 31 MARCH 2022

---

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Offerings and other donations	59,235	69,784
Gift aid	14,135	16,166
Legacies	303	-
	<hr/>	<hr/>
	73,673	85,950
<b>Investment income</b>		
Deposit account interest	11	28
	<hr/>	<hr/>
<b>Total incoming resources</b>	<b>73,684</b>	<b>85,978</b>
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	39,517	39,131
Pensions	811	792
Rates and water	238	159
Light and heat	3,900	1,851
Maintenance, repairs and renewals	12,288	5,968
Kitchen consumables and catering	136	-
Sunday school and youth work	309	1,130
Printing, postage and stationery	213	518
Literature & teaching resources	-	412
Other equipment depreciation	1,031	438
Computer equipment depreciation	-	826
Grants to institutions	11,744	7,111
Grants to individuals	2,400	7,823
	<hr/>	<hr/>
	72,587	66,159
<b>Support costs</b>		
<b>General</b>		
Wages	4,865	4,761
Insurance	1,967	2,077
Internet and telephone	677	640
Sundries	1,108	432
Travel & Subsistence	78	-
Membership and licences	848	952
Legal and company fees	814	1,519
	<hr/>	<hr/>
	10,357	10,381

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 MARCH 2022**

---

	2022	2021
	£	£
<b>General Finance</b>		
Bank charges	<b>96</b>	69
<b>Governance costs</b>		
Independent examiner's remuneration	<b>1,944</b>	2,196
Total resources expended	<b>84,984</b>	78,805
<b>Net (expenditure)/income</b>	<b>(11,300)</b>	7,173

This page does not form part of the statutory financial statements

**MACKINTOSH EVANGELICAL CHURCH**

England & Wales - Charity number 1154240

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 08140653 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1154240**

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2021**  
**for**  
**MACKINTOSH EVANGELICAL CHURCH**

**MACKINTOSH EVANGELICAL CHURCH**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2021**

---

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 6
<b>Independent Examiner's Report</b>	7
<b>Statement of Financial Activities</b>	8
<b>Balance Sheet</b>	9 to 10
<b>Notes to the Financial Statements</b>	11 to 19

---

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charitable company's objectives, as expressed in the Articles of Association, are as follows:

- 1 To advance the Christian faith in accordance with the statement of beliefs in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 2 To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit;
- 3 To advance education in such ways and in such parts of the United Kingdom or the world as the trustees from time to time may think fit

**Public benefit**

The charitable company's trustees can confirm that they have given due regard to the Charity Commission's guidance on public benefit. Significant activities undertaken in furtherance of the charitable company's objectives and for the benefit of the public are set out on the following pages.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**OBJECTIVES AND ACTIVITIES**

**Significant activities**

Mackintosh Evangelical Church runs a wide range of activities in furtherance of its objectives. The core activities of the church are noted below, with detail on how these have been altered in the Covid-19 context in the 'Achievement and Performance' section of the report.

**Sunday worship:** The church holds weekly Sunday services, in both the morning and the evening, which are open to members and non-members alike and bring together those of all ages and backgrounds. These regular services include Biblical teaching, prayer and musical worship.

**Youth:** During the Sunday morning service, crèche and Sunday school are available to care for and provide teaching for children and young people. In addition to Sunday morning groups for young people, the church runs two youth clubs which both meet weekly on a Thursday evening during term time; 'M.Y.space' for those aged 7-11 and 'The Venue' for those aged 11-14. Pre-school children along with their parents and carers, many of whom are not members of the church, gather in a friendly and informal baby and toddler group, 'Miniscales' on Wednesday mornings.

**Small groups:** Small group meetings are a key part of church life. Home groups meet regularly on Wednesday evenings, providing a focus for Bible study, prayer and pastoral support for church members. There is an International Bible Study on Monday evenings which meets in the church building. The church also provides study courses from time to time for those interested in Christianity. These sessions are discursive in format and offer the opportunity to find out more about the Christian faith.

**Community activities:** Mackintosh Evangelical Church seeks to reach out to the community in our locality and gives a warm welcome to visitors not only at our regular meetings and youth groups, but also at activities such as craft and coffee mornings, and annual Christmas and Easter events and services. In the wider community, the church is a partner in the 'Paradise Run' ministry, which provides food and other essential items to those in need on the streets of Cardiff city centre. We are one of many churches across Cardiff who contribute to the provision of this service, which runs 365 days a year.

**Grant-making**

A key way in which the church contributes to the wider community in the UK and beyond is by giving financial donations to external organisations and mission partners. We have a number of mission partners who receive regular monthly support. In addition to this, the eldership team decides on a monthly basis which other causes to support with one off donations. This may include causes which have a link to the church and/or its members, to support of outreach in the local community, or gifts made to a visiting speaker who has attended, whilst ensuring that the church's charitable objectives are being met in each case. On top of this, wide scale Christian charitable appeals for particular areas of need in both the UK and overseas are considered for donations. The church consistently donates in the region of 20% of its income to such causes; there is no policy commitment to maintain this level of external donations, however it is a level that the trustees do wish to maintain so long as income and reserves allow.

**Volunteers**

The church has a small number of employees who contribute significantly to the planning and running of its activities. However, there is a much larger body of volunteers, without whom the continuance of many of the church's activities would not be possible.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The year under review has been an exceptional one for the church, in light of the Covid-19 pandemic. Our usual church activities, although largely able to continue in some format, have been significantly altered. The trustees are satisfied that the charity has, in this new way of operating, continued to meet its charitable aims and objectives throughout the year.

Church membership was at 62 at the end of the financial year, compared to 65 at the end of the previous financial year. As churches were closed for meetings, our Sunday services preceded by an informal coffee and chat transitioned initially to audio recorded services and then to live-streamed services preceded by a Church family catch up on 'Zoom'. Church services were run by a small team in the building, adhering to a detailed risk assessment completed by our reopening working group, and continued to be attended virtually with some regularity by a number of non-members and friends as well as by those in membership. In November 2020, we moved from having only a small team in the building to welcoming a congregation, with booking required in order to control numbers, and other necessary measures such as social distancing, hand sanitation and mask wearing in place. In line with government regulation, Church meetings have since been closed to the congregation for some periods, but online provision continued and still remains post year end for those who do not yet feel comfortable to attend in person.

The church continued to employ a youth worker throughout the financial year. In place of our Thursday evening youth groups, online lessons and activities were provided via the church Facebook page. These groups were attended in the past by a number of children whose families are not members of the church; this has made it difficult to maintain engagement with them throughout the pandemic. We look forward to being able to progress towards opening our youth activities on a face-to-face basis to reconnect with these members of our community.

Similarly, our Sunday School was not able to take place in the church building. Video lessons were recorded and shared on the church Facebook group, and craft or colouring activities were sent out to children in the post to accompany a number of the lessons. There have also been occasional short catch ups on 'Zoom' for the younger Sunday School children where the children could chat, share their crafts and play a game. Gifts were sent out to children for end of term in June/July 2020, and also to celebrate Easter and Christmas, as we were not able to run our usual seasonal events. Our 'Miniscules' group did not meet in the church building but was able to have occasional gatherings in a local park, as and when the regulations and the weather allowed.

Our homegroups continued to run throughout the year, again on 'Zoom', as did our International Bible study group. When regulations permitted, a number of the homegroups were able to hold outdoor social evenings, however the meetings themselves remained in an online format throughout the year.

**FINANCIAL REVIEW**

The church is wholly dependent on the generosity of individuals, and from time-to-time grants from charitable trusts, to continue its work. Risk is reduced by the fact that donations come from a wide number of individuals, giving consistent monthly amounts. We are encouraged that giving has remained largely consistent year on year.

Total income in the year to 31 March 2021 was £85,978 (2020 - £645,712), including donations from individuals and the associated gift aid totalling £85,950 (2020 - £93,833). In 2020, the church building was gifted from an independent trust at a deemed value of £550,000 and was included in income in the year.

Expenditure in the year was £78,805 (2019 - £93,062), resulting in net income for the year of £7,173 (2020 - net income £552,650).

**Reserves policy**

The trustees aim to hold sufficient reserves to cover 6 to 12 months of the normal operating costs of the church. As at March 2021, the charitable company had total funds of £643,401, all of which were unrestricted. Deducting fixed assets of £552,113, this leaves free reserves of £91,288, which equates to approximately 12 months anticipated post Covid-19 operating costs and is therefore in line with the reserves policy.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**FUTURE PLANS**

The church leadership team continues to review our activities to assess their viability in light of the resources we have, and to ensure that our objectives continue to be met.

**Covid-19**

The trustees, alongside a wider working group of Church members, continue to consider the wider reopening of the Church building and activities and have put in place the necessary measures to move forward be able to do so safely and in line with current guidance. The working group is continually considering how we might cautiously approach a return to 'normality', not only in our Church services but through the reopening of youth and community activities in a safe and accessible way. This has enabled us, post year end, to allow more people to attend church services whilst still maintaining significant social distancing amidst other measures, to offer in person Sunday School provision, and to reopen our baby and toddler group 'Miniscales'.

The trustees have considered the impact that the Covid-19 pandemic will have on the charitable company's current and future financial position. The threats that Covid-19 may pose to the organisation have been considered and mitigated as follows:

- Loss of income: the treasurer regularly monitors Church income and we are thankful to be able to report that the pandemic has not yet caused any significant decrease in donation income. A minority of members who do not donate by standing order have been able to continue donating by sending cheques in the post.
- Reduced membership: there is a risk of lack of engagement in current times leading to reduced Church membership. The continuance of our activities via alternative means, and ongoing revision of how best to do this mitigates this risk, and continues to help keep the Church community going.
- Health risks: a detailed risk assessment has been completed, and is regularly reviewed and updated in relation to keeping the Church open in a physical sense, and the trustees believe that the Covid-19 transmission risks arising from reopening have been identified and appropriately mitigated, to enable us to open safely both for Church services and for youth and family activities.

The trustees consider that the charitable company will continue as a going concern for a period of 12 months from the date on which these financial statements are approved for the following reasons:

- The Church is not reliant on any once source of donation income, but receives donations from multiple individuals, which to date have not been impacted by Covid-19.
- The charitable company holds sufficient reserves, as detailed in the reserves policy above, to enable us to continue operating should there be any loss of income in the short to medium term.

The trustees therefore consider it appropriate to adopt the going concern basis of preparation of the accounts, as detailed in note 1 to the financial statements.

**Church building**

Until 1 March 2020, the church building was owned by a separate unincorporated charitable trust, existing solely to hold the property and having largely common trustees. As at 1 March 2020, the ownership of the property was transferred to Mackintosh Evangelical Church Limited. The trustees duly considered and authorised the transfer, believing that it did not present any excess risk for the charitable company, especially in light of the fact that the charitable company already bore the full cost of upkeep of the building. The transaction was approved by the Charity Commission and the relevant documentation has been lodged with Land Registry to effect the transfer.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charitable company's governing document is its Memorandum and Articles of Association, dated 12 July 2012. This is the date on which the charitable company was incorporated.

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Recruitment and appointment of new trustees**

The trustees are mindful of the need to ensure that there is sufficient breadth of knowledge and skills on the board to enable proper management of the church's resources. When required, new trustees are appointed by the current board of trustees, on the basis of qualifications and experience relevant to the operations of the church.

**Induction and training of new trustees**

Trustees will largely be church members who have already been involved with the church for a significant period of time, and are therefore familiar with its activities. New trustees undertake appropriate induction and training; they are made aware of their responsibilities as trustees and directed towards the Charity Commission's guidance for trustees.

**Organisational structure**

The charity is administered by a management group comprising the trustees. The trustees meet formally on a quarterly basis to oversee proper management and administration of the church's property and funds for the public benefit, and to ensure that the charity continues to meet its legal and regulatory responsibilities.

The eldership team, comprising in the majority trustees, meets on a monthly basis and deals with all Spiritual matters involved in the running of the church, as well reviewing in detail the specific activities carried out by the church. There is one paid staff member on the eldership team.

The trustees and elders have delegated the operational week-on-week running of a number of the church's activities to other church members, including to staff members, being our youth and families worker(s).

**Key management remuneration**

The key management personnel of the Charity consist of the trustees and elders. Alistair McGhee is remunerated by virtue of his position as Pastor, with pay set and reviewed periodically by non-remunerated members of the Trustee Board.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**  
08140653 (England and Wales)

**Registered Charity number**  
1154240

**Registered office**  
61-63 Mackintosh Place  
Cardiff  
South Glamorgan  
CF24 4RL

**Trustees**  
J H Griffiths  
P S Andrews  
D Gamble  
J Andrews

**Other key management personnel**  
Pastor - Alistair McGhee

**Report of the Trustees  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Geoffrey Speirs FCA  
ICAEW  
Haines Watts  
Chartered Accountants  
Bath House  
6-8 Bath Street  
Bristol  
BS1 6HL

**Bank services**

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

**FUNDS HELD AS CUSTODIAN FOR OTHERS**

None.

Approved by order of the board of trustees on 20 October 2021 and signed on its behalf by:

J Andrews - Trustee

## **Independent Examiner's Report to the Trustees of Mackintosh Evangelical Church**

---

### **Independent examiner's report to the trustees of Mackintosh Evangelical Church ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns, other than the matter set out below, 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.

#### **Matter of concern identified**

The Trustees' view on the impact of Covid-19 is disclosed on page 4 and in the accounting policies note. However, not all future events or conditions can be predicted. The Covid-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the charity's trade, customers, suppliers and wider economy.

Geoffrey Speirs FCA  
ICAEW  
Haines Watts  
Chartered Accountants  
Bath House  
6-8 Bath Street  
Bristol  
BS1 6HL

20 October 2021

# MACKINTOSH EVANGELICAL CHURCH

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>84,952</b>	<b>998</b>	<b>85,950</b>	643,833
<b>Charitable activities</b>					
Church Activities	4	-	-	-	1,783
Investment income	3	<b>28</b>	-	<b>28</b>	96
<b>Total</b>		<b>84,980</b>	<b>998</b>	<b>85,978</b>	645,712
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church Activities	5	<b>63,871</b>	-	<b>63,871</b>	69,436
External causes supported - UK		<b>5,717</b>	<b>368</b>	<b>6,085</b>	12,924
External causes supported - overseas		<b>8,219</b>	<b>630</b>	<b>8,849</b>	10,702
<b>Total</b>		<b>77,807</b>	<b>998</b>	<b>78,805</b>	93,062
<b>NET INCOME</b>		<b>7,173</b>	-	<b>7,173</b>	552,650
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>636,228</b>	-	<b>636,228</b>	83,578
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>643,401</b>	-	<b>643,401</b>	636,228

The notes form part of these financial statements

**MACKINTOSH EVANGELICAL CHURCH (REGISTERED NUMBER: 08140653)**

**Balance Sheet  
31 MARCH 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	<b>552,113</b>	-	<b>552,113</b>	553,377
<b>CURRENT ASSETS</b>					
Debtors	14	<b>19,095</b>	-	<b>19,095</b>	19,558
Cash at bank and in hand		<b>74,481</b>	-	<b>74,481</b>	65,992
		<b>93,576</b>	-	<b>93,576</b>	85,550
<b>CREDITORS</b>					
Amounts falling due within one year	15	<b>(2,288)</b>	-	<b>(2,288)</b>	(2,699)
<b>NET CURRENT ASSETS</b>		<b>91,288</b>	-	<b>91,288</b>	82,851
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<b>643,401</b>	-	<b>643,401</b>	636,228
<b>NET ASSETS</b>					
		<b>643,401</b>	-	<b>643,401</b>	636,228
<b>FUNDS</b>					
Unrestricted funds	16			<b>643,401</b>	636,228
<b>TOTAL FUNDS</b>				<b>643,401</b>	636,228

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 MARCH 2021**

---

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 20 October 2021 and were signed on its behalf by:

J Andrews - Trustee

**Notes to the Financial Statements  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity and are rounded to the nearest £.

The accounts have been prepared on the assumption that the charity is able to continue as a going concern. However, the Covid-19 pandemic is likely to have a profound impact on the global economy, and may in turn affect the charity. The trustees have considered the impact of this issue on the charitable company's current and future financial position. The trustees consider that the charity has sufficient cash reserves to continue as a going concern for a period of at least 12 months from the date on which these financial statements are approved.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Offerings and donations are recognised on receipt. Procedures are in place to ensure the completeness of income.

Income tax recoverable on gift-aid donations is recognised when claimable.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Other equipment	- 20% on cost
Computer equipment	- 33% on reducing balance

Land and buildings are valued at deemed cost being the trustees' valuation of £550,000 based on a professional valuation at 25 October 2019.

As permitted by the Statement of Recommended of Practice, no provision for depreciation has been made for freehold property as it is the view of the trustees that the estimated residual value of the property is not materially different from the carrying value.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2021

---

### 1. ACCOUNTING POLICIES - continued

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### Donated goods, facilities and services

The value of services provided by volunteers is not incorporated into the financial statements.

Where goods or service are provided to the charity as a donation that would normally be purchased from suppliers, the contributions are included in the financial statements as an estimate based on the value of the contribution.

#### Short term liquid investments and cash

Cash at bank is held to meet short-term cash commitments as they fall due rather than for investment purposes and includes all cash equivalents held in the form of short-term highly liquid investments. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

#### Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### 2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Offerings and other donations	69,784	76,532
Gift aid	16,166	17,301
Gifting of buildings	-	550,000
	<u>85,950</u>	<u>643,833</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**3. INVESTMENT INCOME**

	<b>2021</b>	2020
	<b>£</b>	£
Deposit account interest	<b>28</b>	96
	<u>28</u>	<u>96</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>2021</b>	2020
Activity	<b>£</b>	£
Youth and children's activities	-	1,461
Outreach events and activities	-	322
	<u>-</u>	<u>1,783</u>
	<u>-</u>	<u>1,783</u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Church Activities	<b>51,225</b>	-	<b>12,646</b>	<b>63,871</b>
External causes supported - UK	-	<b>6,085</b>	-	<b>6,085</b>
External causes supported - overseas	-	<b>8,849</b>	-	<b>8,849</b>
	<u>51,225</u>	<u>14,934</u>	<u>12,646</u>	<u>78,805</u>
	<u>51,225</u>	<u>14,934</u>	<u>12,646</u>	<u>78,805</u>

**6. GRANTS PAYABLE**

	<b>2021</b>	2020
	<b>£</b>	£
External causes supported - UK	<b>6,085</b>	12,924
External causes supported - overseas	<b>8,849</b>	10,702
	<u>14,934</u>	<u>23,626</u>
	<u>14,934</u>	<u>23,626</u>

## MACKINTOSH EVANGELICAL CHURCH

### Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2021

---

#### 6. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	2021	2020
	£	£
Cardiff Asian Christian Outreach	1,200	1,200
Tearfund	-	722
Echoes International	1,788	2,656
Cardiff Missionary Home	-	500
Cardiff Concern	-	500
Cardiff Foodbank	-	700
Frontiers	-	500
Paradise Run	873	-
Concern Cymru	500	-
Ely Gospel Hall	500	-
GEM UK	1,000	-
Other grants	1,250	2,416
	<u>7,111</u>	<u>9,194</u>

#### 7. SUPPORT COSTS

	General	Finance	Governance	Totals
	£	£	costs £	£
Church Activities	<u>10,381</u>	<u>69</u>	<u>2,196</u>	<u>12,646</u>

#### 8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	<u>1,264</u>	<u>1,572</u>

#### 9. INDEPENDENT EXAMINER'S REMUNERATION

During the year independent examination fees of £1,125 (2020 - £990) and fees for accounting and other services of £1,071 (2020 - £942) were paid to Haines Watts Chartered Accountants.

# MACKINTOSH EVANGELICAL CHURCH

## Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2021

### 10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

The total remuneration key management personnel during the year was £29,063 (2020 - £26,479).

#### Trustees' expenses

There were stationery expenses of £91 reimbursed to two trustees in the year ended 31 March 2021 (2020 - £nil).

### 11. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	43,892	44,442
Other pension costs	792	726
	<u>44,684</u>	<u>45,168</u>

The average monthly number of employees during the year was as follows:

	2021	2020
Charitable activities: Pastor	1	1
Charitable activities: Youth Workers	1	1
Support staff: Cleaner	1	1
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

### 12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	639,409	4,424	643,833
<b>Charitable activities</b>			
Church Activities	1,783	-	1,783
Investment income	96	-	96
<b>Total</b>	<u>641,288</u>	<u>4,424</u>	<u>645,712</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church Activities	69,436	-	69,436
External causes supported - UK	10,528	2,396	12,924
External causes supported - overseas	8,674	2,028	10,702

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>Total</b>	88,638	4,424	93,062
<b>NET INCOME</b>	552,650	-	552,650
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	83,578	-	83,578
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>636,228</u>	<u>-</u>	<u>636,228</u>

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Other equipment £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2020 and 31 March 2021	<u>550,000</u>	<u>2,189</u>	<u>10,995</u>	<u>563,184</u>
<b>DEPRECIATION</b>				
At 1 April 2020	-	1,315	8,492	9,807
Charge for year	-	438	826	1,264
At 31 March 2021	<u>-</u>	<u>1,753</u>	<u>9,318</u>	<u>11,071</u>
<b>NET BOOK VALUE</b>				
At 31 March 2021	<u>550,000</u>	<u>436</u>	<u>1,677</u>	<u>552,113</u>
At 31 March 2020	<u>550,000</u>	<u>874</u>	<u>2,503</u>	<u>553,377</u>

Included in cost or valuation of land and buildings is freehold land of £550,000 (2020 - £550,000) which is not depreciated.

MACKINTOSH EVANGELICAL CHURCH

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2021

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other debtors	1,270	678
Gift aid recoverable	16,133	17,287
Prepayments	1,692	1,593
	<u>19,095</u>	<u>19,558</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Creditors	180	473
Social security and other taxes	472	403
Accruals and deferred income	1,636	1,823
	<u>2,288</u>	<u>2,699</u>

16. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	636,228	7,173	643,401
	<u>636,228</u>	<u>7,173</u>	<u>643,401</u>
<b>TOTAL FUNDS</b>	<u>636,228</u>	<u>7,173</u>	<u>643,401</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	84,980	(77,807)	7,173
<b>Restricted funds</b>			
Specific appeals	998	(998)	-
	<u>85,978</u>	<u>(78,805)</u>	<u>7,173</u>
<b>TOTAL FUNDS</b>	<u>85,978</u>	<u>(78,805)</u>	<u>7,173</u>

**MACKINTOSH EVANGELICAL CHURCH**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**16. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
<b>Unrestricted funds</b>			
General fund	83,578	552,650	636,228
<b>TOTAL FUNDS</b>	<u>83,578</u>	<u>552,650</u>	<u>636,228</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	641,288	(88,638)	552,650
<b>Restricted funds</b>			
Specific appeals	4,424	(4,424)	-
<b>TOTAL FUNDS</b>	<u>645,712</u>	<u>(93,062)</u>	<u>552,650</u>

**Restricted funds**

Specific appeals - The Specific appeals fund represents donations and offerings raised for specific charities, which have been directly passed on to the nominated charities in full.

**17. EMPLOYEE BENEFIT OBLIGATIONS**

During the year, the charity paid into a defined contribution pension scheme. The total for the year of £792 (2020: £726) is included within expenditure in the Statement of Financial Activities.

There were outstanding charity contributions of £Nil (2020: £Nil) as at 31 March 2021.

## MACKINTOSH EVANGELICAL CHURCH

### Notes to the Financial Statements - continued FOR THE YEAR ENDED 31 MARCH 2021

---

#### 18. RELATED PARTY DISCLOSURES

A donation of £500 (2020: £1,956) was made via Echoes International to the Rwandan Orphans Project, a charitable project over which Peter Andrews, a trustee, has significant influence.

The church building was gifted to Mackintosh Evangelical Church Limited during the year to 31 March 2020 from a separate unincorporated trust for which there are largely common trustees.

#### **Donations from trustees and related parties**

The aggregate donations received from trustees and other related parties were £9,590 (2020 - £9,620).

#### 19. COMPANY LIMITED BY GUARANTEE

The charity is a private company limited by guarantee having no share capital and, in accordance with the Memorandum of Association, every member is liable to contribute £1 towards the costs of dissolution and liabilities incurred by the charity in the event of the company being wound up.