

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Details

Status Registered

Legal form Other

Registered 2014-01-09

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

Contact

Address Emmanuel Baptist Church
Gabalfa Avenue
Cardiff
CF14 2SH

Phone 07771904995

Email info@emmanuelcardiff.org

Website www.emmanuelcardiff.org

Activities

Objects: (1)THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN GABALFA, CARDIFF AND THE SURROUNDING NEIGHBOURHOOD; AND(2)SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MANAGING TRUSTEES FURTHER THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH.

Activities: The Church holds weekly Sunday worship services, Sunday School and a mid-week prayer and Bible study meeting . It also runs weekly parents and toddlers group, weekly clubs for primary and secondary school ages, a coffee morning and a foodbank. These activities are all open to the local community. The Church conducts baptismal, marriage and divorce services. It also supports missionary work.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£140,247	£97,356	-	-
2023-12-31	£130,698	£132,137	-	-
2022-12-31	£141,604	£105,622	-	-
2021-12-31	£103,698	£101,323	-	-
2020-12-31	£107,126	£103,897	-	-

Trustees

Name	Role	Appointed
BEN LEWIS JONES		2013-11-15
David Rees		2013-11-15
Dewi Gwilym Brady		2021-06-16
Dr Samuel Ng Lap Li		2021-06-16
GARETH DAVIES		2013-11-15
JOHN GLYN ELLIS		2013-11-15
JONATHAN BASTON		2013-11-15
Paul James Worthy		2021-06-16
Rev Paul David Whiteley		2019-09-01

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Accounts

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2024

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Glyn Ellis	Paul Worthy
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Samuel Li	Dewi Brady
Stephen Baston (part year)	

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

Throughout 2024 the church aimed to achieve its objectives through weekly Sunday worship services, Sunday School and prayer & Bible studies, home groups, as well as men's and ladies' meetings. These gatherings have helped to meet the spiritual needs of those attending and to advance the Christian faith.

The main feature of community work was the weekly community café on Friday mornings together with a Food Bank which was used by the community. Other activities to support the local community and its needs included a weekly parent and toddler group, a children's club of primary school age, and a weekly club for children 10 to 13.

Special events took place at Christmas - a ladies' wreath making craft evening and Christmas candlelight services.

During 2024, a fulltime Pastor was supported financially by the Church members. His main roles were teaching the Bible, providing pastoral care and support to the members of the church and those in the local community.

Financial gifts have been made through other UK charities to support missionaries working in India, Central Asia, Finland, France, Italy and the UK.

FINANCIAL SUMMARY

Receipts

Monies received during the year increased by £9,875 from £130,698 in 2023 to £140,573 in 2024. The increase in overall giving was primarily due to an increase in general offerings.

General offerings from members and adherents remained the core income stream for the church. General offerings increased by £7,638 from £96,686 in 2023 to £104,234 in 2024. In addition, one-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments decreased by £34,455 from £132,137 in 2023 to £97,682 in 2024. The decrease was due to i) a reduction in payroll costs arising from the Assistant Pastor leaving the church at the start of 2024 to take up the pastorate at another church, and ii) in 2023 the church incurred significant capital expenditure on a new audio-visual system.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2024, the Charity held available cash reserves of £135,492 (£92,601 at 31 December 2023). The Charity is currently maintaining a high level of reserves as it has an ongoing development project aimed at improving utilisation of the church building with a view to extension of the charitable activities that can be provided. This project is expected to result in the cash reserves being depleted. In addition, during 2025 the church has spent some of the available reserves to replace the seating within the building.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

BANKER

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

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 29 September 2025.

Signed:



David Rees

Treasurer and Trustee

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

2023	<u>RECEIPTS</u>	2024
	General Giving	
£		£
88,790	General Offerings - Gift Aided	95,786
7,896	General Offering - Non Gift Aided	8,537
19,491	HMRC (Gift Aid on donations)	25,457
839	Missionary Fund Offerings	520
117,015		130,300
	Receipts from Activities	
119	Cafe Gifts	100
222	Contributions towards Ladies Christmas Craft	206
120	Toddlers' Group Gifts	35
461		341
	Specified Gifts/Grants	
984	Gifts specified for work in Eastern Europe	0
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
235	Gifts in support of work of AsiaLink	0
0	Gifts in support of work of Open Doors	432
2,000	Food bank gifts	2,339
0	Asda grant for foodbank	1,000
250	Hebron Hall gift for Emmanuel football team kit	0
4,669		4,971
	Miscellaneous Income	
1,448	Interest	3,364
1,375	Hebron Hall Youth Away Day contributions/gifts	0
2,035	Llanmadoc Weekend Away contributions	0
925	Gifts for use of building	1,250
1,500	Returned gift to another church	0
140	Gifts to provide meals to new parents	0
70	Gift to purchase Christmas tree	0
0	Book sales	1
915	Designated leaving gifts	20
145	Overpayment reimbursed	0
8,553		4,635
130,698	TOTAL RECEIPTS	140,247

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

2023 £	<u>PAYMENTS</u>	2024 £	
	Payroll		
44,021	Salary payments	31,378	Note 4
3,277	Employer's pension contributions	2,731	
47,298		34,109	
	Pastoral Expenses		
714	Ministerial training courses/conferences	1,105	
128	Expenses of office	368	
23,904	Accommodation costs	13,885	
24,746		15,358	
615	Pulpit Supply	1,380	
	Missionaries		
7,200	Missionary Giving	7,450	Note 5
2,000	Gifts to support UK churches	2,500	
1,111	UCCF Relay	0	
10,311		9,950	
	Church Building Maintenance and Servicing		
2,897	General Repairs and Maintenance	731	
3,454	Heating, Lighting and Water	3,745	
2,034	Manse Council Tax	171	
2,511	Church Insurance	2,560	
10,896		7,207	
	Church activities		
739	BANG Children's Club	38	
76	BLAST Youth Club	0	
-165	YoUnite costs less contributions	-173	
121	Toddlers	219	
136	Sunday School	292	
55	Ladies Meeting	174	
0	Mens Breakfast	23	
34	Girls Group	0	
2,460	Hebron Youth Weekend Away	0	
2,536	Llanmadoc Weekend Away	230	
359	Books	520	
1,116	Refreshments	1,050	
7,467		2,373	

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024**

PAYMENTS CONTINUED

2023		2024	
£	Church Outreach	£	
732	Christmas Outreach	914	
123	Easter Outreach	321	
309	Family Fun Day	0	
413	Open Air services	371	
1,284	Food Bank	1,115	
550	Community Cafe	978	
<hr/>		<hr/>	
3,411		3,699	
	Overseas Aid and Support		
600	Gifts for work in Finland	600	
1,414	Gifts for work in Eastern Europe	0	
352	Gifts for Compassion Child Sponsorship	384	
<hr/>		<hr/>	
2,366		984	
15,605	Capital Projects	10,392	Note 8
4,534	Church equipment purchase & maintenance	4,799	
£	General Administration	£	
475	Advertising, Photocopying, Printing	1,237	
490	Broadband	489	
356	Church Suite License	546	
617	CCLI Music License & music software	637	
243	Safeguarding subscription & DBS checks	229	
140	Gift for undertaking independent examinations	0	
61	Bank Charges	60	
<hr/>		<hr/>	
2,382		3,198	
£	Other	£	
1,500	FIEC subscriptions	1,400	
330	AECW Donations	330	
430	Welfare Fund payments	225	
0	Leaving gifts funded by specified donations	965	
0	Support for the elders from external pastors	986	
247	Miscellaneous	0	
<hr/>		<hr/>	
2,507		3,906	
<hr/> <hr/>	TOTAL PAYMENTS	<hr/> <hr/>	
132,137		97,356	
-1,439	SURPLUS/ DEFICIT FOR YEAR	42,891	
94,041	OPENING BALANCE	92,601	
<hr/> <hr/>	CLOSING BALANCE	<hr/> <hr/>	
92,601		135,492	Notes 1 & 2

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

NOTES TO THE ACCOUNTS

1) Fund Balances

2023		2024
£		£
94,041	Opening Balance 1st January	92,601
130,697	Receipts in the year	140,247
<u>224,738</u>		<u>232,848</u>
132,137	Payments in the year	97,356
<u>92,601</u>	Closing Balance 31st December	<u>135,492</u>
14,743	Current Account Balance at 31st December	14,836
26,870	Deposit Account Balance at 31st December	67,721
50,000	Investment Account Balance at 31st December	52,464
<u>91,613</u>		<u>135,021</u>
988	Plus cash in transit	471
<u>92,601</u>		<u>135,492</u>
92,601	General Fund Balance 31st December	135,492
0	Missionary Fund Balance 31st December	0
<u>92,601</u>		<u>135,492</u>

2) Movement in funds

Missionary Fund	General Fund	Missionary Fund	Total
£	£	£	£
Opening Balance			
1/1/24	92,601	0	92,601
Receipts in year	138,095	2,152	140,247
Payments in year	88,922	8,434	97,356
Transfer to/from			
general fund	-6,282	6,282	0
Closing Balance			
31/12/24	135,492	0	135,492

3) Average Monthly Offering

The average general monthly offering in 2024 was £8,694 (£8,057 in 2023)

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

4) Payroll & Related Party Transactions

Payroll Costs

In 2024, the Church employed a full-time Minister and employed two part-time cleaners part-time cleaners. It also employed an assistant pastor for the first two weeks of 2024, after which he took up the position of pastor at another church.

The combined payroll costs were as follows:

Basic Pay	£31,072
Employer Pension Contributions	£2,809

Both the pastor and assistant were provided with living accommodation by the Church.

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment were as follows for the year to 31 December 2024:

Basic Pay	£27,349
Employer Pension Contributions	£2,670

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. During 2024 Ben Jones was paid £80 materials and labour costs for fitting locks to interior doors. Ben Jones's son works as an electrician and in 2024 he was paid £905 material and labour costs for installing new lighting within the church building.

Mr Dewi Brady is a trustee of Emmanuel Baptist Church. Mr Brady's wife is employed part-time to clean the church building. During 2024 she was paid £1,563 for this service.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. From 1 November 2020, the Church has provided Rev Paul Whiteley with manse accommodation in the local area to better enable him to perform the functions of his office under the 'manse leaseback scheme' which is widely used by churches to provide suitable accommodation to ministers of religion. The property provided by the church is owned by Rev Paul Whiteley and his wife, who rent it to the church under the terms of a rental agreement. In accordance with this agreement, the Church paid Rev Paul Whiteley and his wife £562 each a month, (£6,741 each during 2024).

Rev Paul Whiteley's wife also employed by Emmanuel Baptist Church on a part-time basis to clean the church building. During 2024, she was paid £1,417 for this service. She left her employment during September 2024. In September 2024, Paul Whiteley's daughter was employed part-time as a cleaner. To 31st December 2024 she received payment for this service of £432.

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2024 TO 31 DECEMBER 2024

5) Missionary Giving

2023		2024
£		£
3,800	Support of retired missionaries	3,800
600	UFM (India)	600
1,200	UFM (France)	1,200
0	UFM (Italy)	300
250	Asia Link	550
0	Wycliffe Bible Translators	300
0	Good News for Everyone	400
600	Church Work Finland	900
1,414	Operation Mobilisation (Eastern Europe)	0
250	Slavic Gospel Association	0
300	People International	0
250	Betel	0
300	Open Doors	0
250	Romanian Ministries	0
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9,214		8,050

In addition, in 2024, the Church made a gift of £2,500 to support the work of another UK-based church

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

6) Building and equipment assets held

Land & Buildings			Year bought
Valuation/cost(£)	Asset	Basis	
Notional	Gabalfa Avenue church site	Assets are held in trust and disposal of the assets is restricted	
Equipment, Signage and Software		Basis	
Cost (£)	Asset		
114	Hoover Upright Vacuum Cleaner	Historic Cost	2024
135	Numatic 620W 5ltr Vacuum Cleaner	Historic Cost	2024
2,710	Claseq C500 commercial dishwasher	Historic Cost	2024
325	Warner 3.41m 12 platform step ladder	Historic Cost	2024
276	Shure Lavier wireless system	Historic Cost	2024
385	Bush 50 inch smart TV + stand and accessories	Historic Cost	2024
261	2 x Shure microphones + cables	Historic Cost	2023
334	Russell Hobbs Fridge Freezer	Historic Cost	2023
780	Lincat 17ltr Water Boiler	Historic Cost	2023
198	Buffalo Commercial Microwave	Historic Cost	2023
180	Buffalo Filter Coffee Maker	Historic Cost	2023
627	10 x Klara 3ft folding tables	Historic Cost	2023
245	Table trolley	Historic Cost	2023
193	Slimlok outdoor notice board	Historic Cost	2023
180	Makita petrol strimmer	Historic Cost	2023
210	Table tennis table	Historic Cost	2023
799	Apple MacBook	Historic Cost	2023
704	Black Magic switcher streamer	Historic Cost	2023
2,268	PTZ Optics broadcast camera	Historic Cost	2023
750	Marshall fixed HD video camera & lens kit	Historic Cost	2023
235	2 x Black Magic HDMI concertors	Historic Cost	2023
230	2 x Audio-Technica condenser microphones	Historic Cost	2023
1,466	Blustream matrix switcher	Historic Cost	2023
3,571	Epson short throw projector + bracket	Historic Cost	2023
1,437	2 x Habitat 4-seater sofas	Historic Cost	2022
109	Lighting pole stand for Christmas lights	Historic Cost	2022
171	Shark Vacuum cleaner	Historic Cost	2022
248	ProPresenter software	Historic Cost	2022
338	Foodbank shelving units	Historic Cost	2022
980	Church laptop	Historic Cost	2021
220	Petrol Lawnmower	Historic Cost	2021
114	Poster Board Stand	Historic Cost	2021
125	2kw Panel Heater	Historic Cost	2021

This note includes all items of equipment purchased for £100 or more from 1 January 2021 onwards

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

7) Other assets and liabilities at 31 December 2024

Assets

At 31 December 2024, Emmanuel held cash and bank balances of £135,492 (see note 1)

As at 31/12/2024 Emmanuel was owed £6,280 by HMRC in Gift Aid for donations received between 1 October and 31 December 2024. The amount owed was received in January 2025.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2024, Emmanuel owed £373 to HMRC and £414 to NEST Pensions in respect of payroll deductions for December 2024 pay.

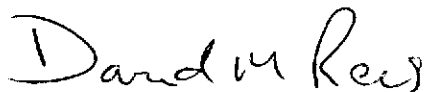
At 31 December 2024, Emmanuel held £432 given by members of the Church to support the work of Open Doors. This was paid to Open Doors in January 2024.

	£
8) Capital Projects	10,392
During 2024, £10,392 was spend on the following capital projects	
1) New lighting installation in the church building	905
2) Redecoration of rear hall, creche room and lobby	2,337
3) Heating system upgrade	7,150
	<u>10,392</u>

Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity held on 2nd June 2025

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

Independent Examiner's Report to
the Trustees of Emmanuel Baptist Church Cardiff
(Registered Charity 1155275)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

12 October 2025

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Accounts

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2023

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Stephen Baston (Chairman)	Glyn Ellis
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Samuel Li	Dewi Brady
Paul Worthy	

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

During 2023 the Church continued to try and achieve its objectives through the weekly Sunday worship services, Sunday School and through prayer and Bible study, and home group meetings. There were also monthly meetings for men and women. These meetings have helped to meet the spiritual needs of those attending and to advance the Christian faith as per the Charity objects

To meet the needs of the local community there were a number of weekly activities during 2023. These included a weekly parent and toddler group, and a children's club of primary school age, and a weekly club for children 10 to 13. In addition, meetings for teenagers have taken place on a Sunday evening.

The main feature of community work has been the weekly community café which has taken place weekly on Friday mornings together with a Food Bank which is increasingly used by the community.

Other special events have taken place, mainly at Christmas, namely a ladies' wreath making craft evening, carol singing in the local community and two Christmas candlelight services.

During 2023, a fulltime Pastor was supported financially by the Church members. His main roles have been in teaching the Bible, providing pastoral care and support to the members of the Church and those in the local community. In a wider context, financial gifts have been made through other UK charities to support missionaries working in India, Central Asia, Finland, France and the UK.

FINANCIAL SUMMARY

Receipts

Monies received during the year reduced by £10,906 from £141,604 in 2022 to £130,698 in 2023. The reduction in overall was due to the timing of Gift Aid claims made to HMRC.

General offerings from members and adherents continued to be the core income stream for the church. General offerings increased by £943 from £95,743 in 2022 to £96,686 in 2023. One-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments increased by £26,516 from £105,622 in 2022 to £132,137 in 2023. The increase was primarily due to capital expenditure on a new audio-visual system. It was also in part due to higher costs arising from high inflation.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2023, the Charity held available cash reserves of £92,601 (£94,041 at 31 December 2022). The Charity is continuing to consider potential development of the church building with the objective of improving the way the building is utilised and with a view to extension of the activities that can be provided. This project is expected to result in the cash reserves being depleted.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

BANKER

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

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 14 October 2024.

Signed:



David Rees
Treasurer and Trustee

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

2022	<u>RECEIPTS</u>	2023
£	General Giving	£
84942	General Offerings - Gift Aided	88790
10801	General Offering - Non Gift Aided	7896
36730	HMRC (Gift Aid on donations)	19491
372	Missionary Fund Offerings	839
<hr/>		<hr/>
132845		117015
	 Receipts from Activities	
128	Cafe Gifts	119
0	Contributions towards Ladies Christmas Craft	222
19	Toddlers' Group Gifts	120
<hr/>		<hr/>
147		461
	 Specified Gifts/Grants	
1039	Gifts specified for work in Eastern Europe	984
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
1271	Gifts specified for relief work Ukraine	0
0	Gifts in support of work of AsiaLink	235
636	Food bank gifts	2000
400	Asda green tokens gift for foodbank	0
500	Hebron Hall gift for Emmanuel football team kit	250
500	Localgiving grant for BANG activities	0
<hr/>		<hr/>
5546		4669
	 Miscellaneous Income	
243	Interest	1448
0	Hebron Hall Youth Away Day contributions/gifts	1375
1470	Llanmadoc Weekend Away contributions	2035
450	Gifts for use of building	925
0	Returned unneeded gift to another church	1500
0	Gifts to provide meals to new parents	140
0	Gift to purchase Christmas tree	70
133	Book sales	0
0	Designated leaving gifts	915
20	Gift towards church lunch	0
750	Bequest	0
0	Overpayment reimbursed January 2024	145
<hr/>		<hr/>
3066		8553
<hr/> <hr/>	TOTAL RECEIPTS	<hr/> <hr/>
141604		130698

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

2022	<u>PAYMENTS</u>	2023	
£		£	
	Payroll		
41212	Salary payments	44021	Note 4
3102	Employer's pension contributions	3277	
43114		47298	
	Pastoral Expenses		
440	Ministerial training courses/conferences	714	
262	Expenses of office	128	
22680	Accommodation costs	23904	
23382		24746	
980	Pulpit Supply	615	
	Missionaries		
8445	Missionary Giving	7200	Note 5
3000	Gifts to support UK churches	2000	
889	UCCF Relay	1111	
12334		10311	
	Church Building Maintenance and Servicing		
1542	General Repairs and Maintenance	2897	
3488	Heating, Lighting and Water	3454	
81	Manse Council Tax	2034	
2200	Church Insurance	2511	
8511		10896	
	Church activities		
412	BANG Children's Club	739	
23	BLAST Youth Club	76	
32	YEP Group	0	
-131	YoUnite costs less contributions	-165	
65	Toddlers	121	
117	Sunday School	136	
0	Ladies Meeting	55	
0	Girls Group	34	
550	Hebron Youth Weekend Away	2460	
2000	Llanmadoc Weekend Away	2536	
500	Emmanuel Football Club - grant funded	0	
630	Books	359	
515	Refreshments	1116	
0	Member/officers conferences/training	0	
4713		7467	

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

PAYMENTS CONTINUED

2022		2023	
£		£	
	Church Outreach		
750	Christmas Outreach	732	
0	Easter Outreach	123	
258	Family Fun Day	309	
213	Open Air services	413	
453	Food Bank	1284	
438	Community Cafe	550	
2112		3411	
	Overseas Aid and Support		
600	Gifts for work in Finland	600	
1264	Gifts for work in Eastern Europe	1414	
336	Gifts for Compassion Child Sponsorship	352	
2200		2366	
1550	Capital Projects	15605	Note 8
2591	Church equipment purchase & maintenance	4534	
	General Administration		
£		£	
679	Advertising, Photocopying, Printing	475	
530	Broadband	490	
0	Church Suite License	356	
383	CCLI Music License & music software	617	
288	Safeguarding subscription & DBS checks	243	
360	Gift for undertaking independent examinations	140	
82	Bank Charges	61	
2322		2382	
	Other		
£		£	
1345	FIEC subscriptions	1500	
300	AECW Donations	330	
88	Welfare Fund payments	430	
80	Retirement gift and flowers	0	
0	Miscellaneous	247	
1813		2507	
105622	PAYMENTS	132137	
35982	SURPLUS/ DEFICIT FOR YEAR	-1439	
58059	OPENING BALANCE	94041	
94041	CLOSING BALANCE	92601	Notes 1 & 2

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2023 TO 31 DECEMBER 2023

NOTES TO THE ACCOUNTS

1) Fund Balances

£		£
58059	Opening Balance 01/01/2023	94041
141604	Receipts in 2023	130697
199662		224738
105622	Payments in 2023	132137
94041	Closing Balance 31/12/2023	92601
23222	Current Account Balance at 31/12/2023	14743
70458	Deposit Account Balance at 31/12/2023	26870
0	Investment Account Balance 31/12/2023	50000
93681		91613
0	Less unrepresented cheques	0
360	Plus cash in transit	988
94041		92601
94041	General Fund Balance 31/12/23	92601
0	Missionary Fund Balance 31/12/23	0
94041		92601

2) Movement in funds

Missionary Fund	General Fund	Missionary Fund	Total
£	£	£	£
Opening Balance 1/1/23	94041	0	94041
Receipts in year	127440	3258	130698
Payments in year	122923	9214	132137
Transfer to/from general fund	-5956	5956	0
Closing Balance 31/12/23	92601	0	92601

3) Average Monthly Offering

The average general monthly offering in 2023 was £8,057 (£7,979 in 2022)

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

4) Payroll & Related Party Transactions

Payroll Costs

In 2023, the Church employed a Full Time Minister and Assistant Minister. It also employed two part-time cleaners.

The combined payroll costs were as follows:

Basic Pay	£44,021
Employer Pension Contributions	£3,102

Both paid employees are provided with living accommodation by the Church.

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment are as follows for the year to 31 December 2023:

Basic Pay	£25,587
Employer Pension Contributions	£1,937

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. During 2023 Ben Jones carried out maintenance work on the church building and was paid £500 for labour costs.

Mr Dewi Brady is a trustee of Emmanuel Baptist Church. Mr Brady's wife is employed part-time to clean the church building. During 2023 she was paid £367 for this service.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. From 1 November 2020, the Church has provided Rev Paul Whiteley with manse accommodation in the local area to better enable him to perform the functions of his office under the 'manse leaseback scheme' which is widely used by churches to provide suitable accommodation to ministers of religion. The property provided by the church is owned by Rev Paul Whiteley and his wife, who rent it to the church under the terms of a rental agreement. In accordance with this agreement, the Church paid Rev Paul Whiteley and his wife £535 each in the first 3 months of 2023 and £562 a month for the remainder of the year. In total they received rental payments amounting to £6,340 each.

Rev Paul Whiteley's wife is also employed by Emmanuel Baptist Church on a part-time basis to clean the church building. During 2023 she was paid £1,835 for this service.

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2023 TO 31 DECEMBER 2023

5) Missionary Giving

2022		2023
£		£
3800	Support of retired missionaries	3800
600	UFM (India)	600
1200	UFM (France)	1200
250	Asia Link	250
1264	Operation Mobilisation (Eastern Europe)	1414
600	Church Work Finland	600
1896	Slavic Gospel Association	250
0	People International	300
0	Betel	250
0	Open Doors	300
0	Romanian Ministries	250
200	Homeless Ministry (Cardiff)	0
250	UFM (Moldova)	0
250	Cardiff Metropolitan University Christian Union	0
10310		9214

In addition, in 2023 Emmanuel provided support of £1,111 to support a Cardiff-based UCCF Relay Worker and made gifts of £2,000 to support the work of other UK churches.

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

6) Building and equipment assets held

Land & Buildings

Year

Valuation/cost(£) Asset

Basis

Notional Gabalfa Avenue church site

Assets are held in Trust and disposal of the assets is restricted

Equipment, Signage and Software

Cost (£)

Asset

Basis

2023

261	2 x Shure microphones + cables	Historic Cost	2023
334	Russell Hobbs Fridge Freezer	Historic Cost	2023
780	Lincat 17ltr Water Boiler	Historic Cost	2023
198	Buffalo Commercial Microwave	Historic Cost	2023
180	Buffalo Filter Coffee Maker	Historic Cost	2023
627	10 x Klara 3ft folding tables	Historic Cost	2023
245	Table trolley	Historic Cost	2023
193	Slimlok outdoor notice board	Historic Cost	2023
180	Makita petrol strimmer	Historic Cost	2023
210	Table tennis table	Historic Cost	2023
129	Volcheer pool table	Historic Cost	2023
799	Apple MacBook	Historic Cost	2023
704	Black Magic switcher streamer	Historic Cost	2023
2268	PTZ Optics broadcast camera	Historic Cost	2023
750	Marshall fixed HD video camera & lens kit	Historic Cost	2023
235	2 x Black Magic HDMI concertors	Historic Cost	2023
230	2 x Audio-Technica condenser microphones	Historic Cost	2023
1466	Blustream matrix switcher	Historic Cost	2023
3571	Epson short throw projector + bracket	Historic Cost	2023
1437	2 x Habitat 4-seater sofas	Historic Cost	2022
109	Lighting pole stand for Christmas lights	Historic Cost	2022
171	Shark Vacuum cleaner	Historic Cost	2022
248	ProPresenter software	Historic Cost	2022
338	Foodbank shelving units	Historic Cost	2022
980	Church laptop	Historic Cost	2021
220	Petrol Lawnmower	Historic Cost	2021
114	Poster Board Stand	Historic Cost	2021
125	2kw Panel Heater	Historic Cost	2021
560	Intruder Alarm	Historic Cost	2021
2227	Defibrillator	Historic Cost	2020
288	External Signs	Historic Cost	2020
113	AV 50 watt amplifier	Historic Cost	2019
265	Wireless Headset	Historic Cost	2019
360	Yamaha Channel Mixer	Historic Cost	2019
150	Christmas Lighting Displays (4)	Historic Cost	2019
150	Video Camera	Historic Cost	2019

This note includes all items of equipment purchased for £100 or more from 1 January 2019 onwards

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2023 TO 31 DECEMBER 2023

7) Other assets and liabilities at 31 December 2023

Assets

At 31 December 2023, Emmanuel held cash and bank balances of £92,601 (see note 1)

As at 31/12/2023 Emmanuel was owed £5,868 by HMRC in respect of gifts received between 1 October and 31 December 2023. The amount owed was received in January 2024.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2023, Emmanuel owed £573 to HMRC and £555 to NEST Pensions in respect of payroll deductions for December 2023 pay.

At 31 December 2023, Emmanuel held £235 given by members of the Church to support the work of Asia Link. This was paid to Asia Link in January 2024.

8) Capital Projects

£
15605

During 2023, £15,605 was spend on the purchase and installation of a new Audit Visual system for the Church building.

Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity held on 17 June 2024.

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

Independent Examiner's Report to the Trustees of Emmanuel Baptist Church Cardiff

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

24 October 2024

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD

Independent Examiner's Report to the Trustees of Emmanuel Baptist Church Cardiff

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

24 October 2024

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Accounts

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2022

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Stephen Baston (Chairman)	Glyn Ellis
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Samuel Li	Dewi Brady
Paul Worthy	

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

During 2022 the Church continued to try and achieve its objectives through the weekly Sunday worship services, Sunday School together with Prayer and Bible Studies. There were also monthly meetings for men and women.

To meet the needs of the local community there were a number of weekly activities during 2022. These included a weekly parent and toddler group, and a children's club of primary school age. Also, a weekly club for children 10 to 13 was established in 2022. In addition, meetings for teenagers have taken place on a Sunday evening.

The main feature of community work has been the weekly community café which has taken place on a Friday morning together with a Food Bank which is increasingly used by the community. While zoom meetings have largely been discontinued during the latter part of 2022, an online monthly prayer meeting for missionaries across the world has taken place.

Other special events have taken place, mainly at Christmas, namely a ladies' wreath making craft evening, carol singing in the local community and two Christmas candlelight services.

During 2022, a fulltime Pastor and a ministerial assistant were supported financially by the Church members. Their main roles were in teaching the Bible, providing pastoral care and support to the members of the Church and those in the local community. In a wider context, financial gifts have been made to support missionaries working in India, Central Asia, Finland, France and the UK. This has been possible due to an increasing church membership during 2022.

FINANCIAL SUMMARY

Receipts

Monies received during the year increased by £37,636 from £103,968 in 2021 to £141,604 in 2022. The increase was primarily the result of the timing of Gift Aid claims made to HMRC, but also in part reflects an increase in general giving.

General offerings from members and adherents continued to be the core income stream for the church. General offerings increased by £7,977 from £87,766 in 2021 to £95,743 in 2022. One-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments increased by £4,299 from £101,323 in 2021 to £105,622 in 2022.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2022, the Charity held available cash reserves of £94,041 (£58,059 as at 31 December 2021). The Charity commenced a project looking at potential development of the church building with the objective of improving the way the building is utilised and with a view to extension of the activities that can be provided. This project is expected to result in the cash reserves being depleted.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

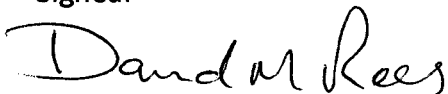
BANKER

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

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 9 October 2023.

Signed:



David Rees

Treasurer and Trustee

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022**

2021	<u>RECEIPTS</u>	2022
£	General Giving	£
78278	General Offerings - Gift Aided	84942
9488	General Offering - Non Gift Aided	10801
10157	HMRC (Gift Aid on donations)	36730
180	Missionary Fund Offerings	372
<hr/>		<hr/>
98103		132845
	Receipts from Activities	
0	Cafe Gifts	128
192	Contributions towards Ladies Christmas Craft	0
0	Toddlers' Group Gifts	19
<hr/>		<hr/>
192		146
	Specified Gifts/Grants	
1064	Gifts specified for work in Eastern Europe	1039
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
0	Gifts specified for relief work Ukraine	1271
340	Food bank gifts from Emmanuel	636
0	Asda green tokens gift for foodbank	400
0	Fieldsdene Trust grant for football kit	500
0	Localgiving grant for BANG activities	500
260	Welfare Gifts	0
<hr/>		<hr/>
2864		5546
	Miscellaneous Income	
0	Bequest	750
4	Interest	243
2405	Henron Hall Youth Away Day contributions/gifts	0
0	Llanmadoc Weekend Away contributions	1470
400	Gifts for use of building	450
0	Book sales	133
0	Gift towards church lunch	20
<hr/>		<hr/>
3001		3066
<hr/> <hr/>	TOTAL RECEIPTS	<hr/> <hr/>
103968		141604

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022

2021	<u>PAYMENTS</u>	2022	
£		£	
	Payroll		
38609	Salary payments	40012	Note 4
2904	Employer's pension contributions	3102	
192	Employer's NI	0	
41705		43114	
	Pastoral Expenses		
195	Ministerial training courses/conferences	440	
100	Relocation Expenses	0	
392	Expenses of office	262	
21600	Accommodation costs	22680	
22287		23382	
350	Pulpit Supply	980	
	Missionaries		
8050	Missionary Giving	8446	Note 5
4500	Gifts to support UK churches	3000	
1000	UCCF Relay	889	
13550		12334	
	Church Building Maintenance and Servicing		
541	General Repairs and Maintenance	2742	
3175	Heating, Lighting and Water	3488	
719	Manse Council Tax	81	
1912	Church Insurance	2200	
6347		8511	
	Church activities		
0	BANG Childrens Club	412	
0	BLAST Youth Club	23	
0	YEP Group	32	
203	YoUnite	-131	
35	Toddlers	65	
112	Sunday School	117	
2798	Youth Weekend Away	550	
0	Llanmadoc Weekend Away	2000	
0	Emmanuel Football Club - grant funded	500	
295	Books	630	
82	Refreshments	515	
270	Member/officers conferences/training	0	
3795		4713	

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022

PAYMENTS CONTINUED

2021		2022	
£	Church Outreach	£	
642	Christmas Outreach	750	
0	Family Fun Day	258	
0	Open Air services	213	
440	Food Bank	453	
296	Community Cafe	438	
<hr/>		<hr/>	
1378		2112	
	Overseas Aid and Support		
600	Gifts for work in Finland	600	
1064	Gifts for work in Eastern Europe	1264	
336	Gifts for Compassion Child Sponsorship	336	
<hr/>		<hr/>	
2000		2200	
3920	Capital Projects	1550	Note 8
2600	Church equipment purchase & maintenance	2591	
£	General Administration	£	
668	Advertising, Photocopying, Printing	679	
352	Broadband	530	
257	CCLI Music License & music software	383	
405	Safeguarding subscription & DBS checks	288	
0	Gift for undertaking independent examinations	360	
98	Bank Charges	82	
<hr/>		<hr/>	
1780		2322	
£	Other	£	
1000	FIEC subscriptions	1345	
300	AECW Donations	300	
211	Welfare Fund payments	88	
100	Retirement gift and flowers	80	
<hr/>		<hr/>	
1611		1813	
101323	PAYMENTS	105622	
2645	SURPLUS/ DEFICIT FOR YEAR	35982	
55414	OPENING BALANCE	58059	
<hr/>		<hr/>	
58059	CLOSING BALANCE	94041	Notes 1 & 2
<hr/>		<hr/>	

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022**

NOTES TO THE ACCOUNTS

1) Fund Balances

£		£
55414	Opening Balance 01/01/2022	58059
103968	Receipts in 2022	141604
<hr/>		<hr/>
159382		199662
101323	Payments in 2022	105622
<hr/>		<hr/>
58059	Closing Balance 31/12/2022	94041
22234	Current Account Balance at 31/12/2022	23222
35230	Deposit Account Balance at 31/12/2022	70458
<hr/>		<hr/>
57464		93681
110	Less unpresented cheques	0
705	Plus cash in transit	360
<hr/>		<hr/>
58059		94041
58059	General Fund Balance 31/12/22	94041
0	Missionary Fund Balance 31/12/22	0
<hr/>		<hr/>
58059		94041

2) Movement in funds

	General Fund £	Missionary Fund £	Total £
Opening Balance 1/1/22	58059	0	58059
Receipts in year	137721	3882	141604
Payments in year	95312	10310	105622
Transfer to/from general fund	-6427	6427	0
Closing Balance 31/12/22	94041	0	94041

3) Average Weekly Offering

The average general monthly offering in 2022 was £7,979 (£7,314 in 2021)

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022

4) Payroll & Related Party Transactions

Payroll Costs

In 2022, the Church had two paid employees, a minister and a Assistant Minister in Training. The combined payroll costs were as follows:

Basic Pay	£36,910
Employer Pension Contributions	£3,102

Both paid employees are provided with living accommodation by the Church.

Church Minister

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment are as follows for the year to 31 December 2022:

Basic Pay	£22,722
Employer Pension Contributions	£1,833

Paul Whiteley holds an interest-free loan from the Church of £7,000. The loan was provided to support the purchase of a family home. The loan is repayable on the termination of his employment.

From 1 November 2020 onwards, the Church has provided Rev Paul Whiteley with accommodation in the local area to better enable him to perform the functions of his office. The accommodation is provided under the manse leaseback scheme which is widely used by churches to provide suitable accommodation to ministers of religion.

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. His wife is employed on a part-time basis to clean the church building. During 2022 she received payments amounting to £1,200.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. With effect from 1 November 2020, the Church has been renting a property owned by Rev Paul Whiteley, and his wife for it to be used by them as a Church manse. Under the terms of the rental agreement, the Church paid Rev Paul Whiteley and his wife £500 in the first 3 months of 2022 and £535 per month for the remainder of the year. In total they received rental payments of £6,340 each.

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022**

5) Missionary Giving

2021		2022
£		£
3800	Support of retired missionaries	3800
600	UFM (India)	600
1200	UFM (France)	1200
0	UFM (Moldova)	250
200	Cardiff Metropolitan University Christian Union	250
1064	Operation Mobilisation (Eastern Europe)	1264
600	Church Work Finland	600
250	Slavic Gospel Association (Ukraine)	1896
0	Homeless Ministry (Cardiff)	200
0	Asia Link	250
1500	Grace Baptist Mission (Colombia)	0
250	Open Doors	0
250	Romanian Ministries	0
<hr/>		<hr/>
9714		10310

In addition, in 2022 Emmanuel provided support of £889 to support a Cardiff-based UCCF Relay Worker and made gifts of £3,000 to support the work of other UK churches.

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022**

6) Building and equipment assets held

Land & Buildings

Valuation/cost (£) Asset

Notional Gabalfa Avenue church site

Basis

Assets are held in Trust and disposal of the assets is restricted

Equipment, Signage and Software

Cost (£)	Asset	Basis	Year bought
1437	2 x Habitat 4-seater sofas	Historic Cost	2022
109	Lighting pole stand for Christmas lights	Historic Cost	2022
171	Shark Vacuum cleaner	Historic Cost	2022
248	ProPresenter software	Historic Cost	2022
338	Foodbank shelving units	Historic Cost	2022
980	Church laptop	Historic Cost	2021
220	Petrol Lawnmower	Historic Cost	2021
114	Poster Board Stand	Historic Cost	2021
125	2kw Panel Heater	Historic Cost	2021
560	Intruder Alarm	Historic Cost	2021
2227	Defibrillator	Historic Cost	2020
288	External Signs	Historic Cost	2020
113	AV 50 watt amplifier	Historic Cost	2019
265	Wireless Headset	Historic Cost	2019
360	Yamaha Channel Mixer	Historic Cost	2019
150	Christmas Lighting Displays (4)	Historic Cost	2019
150	Video Camera	Historic Cost	2019
150	Fridge	Historic Cost	2018
8009	Sound System	Historic Cost	2018
210	Coffee Tables	Historic Cost	2018
126	Coffee machine	Historic Cost	2017
345	Replacement ZIP boiler	Historic Cost	2017

This note includes all items of equipment purchased since 2016 for £100 or more

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2022 TO 31 DECEMBER 2022

7) Other assets and liabilities at 31 December 2022

Assets

At 31 December 2022, Emmanuel held cash and bank balances of £94,041 (see note 1)

As at 31/12/2022 Emmanuel was owed £1,823 by HMRC in respect of gifts received in December 2022. The amount owed was received in 2023.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2022, Emmanuel owed £478 to HMRC and £528 to NEST Pensions in respect of payroll deductions for December 2021 pay.

8) Capital Projects

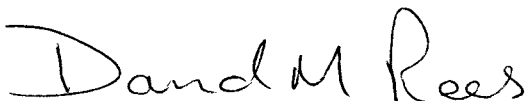
The following capital project was undertaken in 2022:

Purchase and installation of CCTV cameras	£ 1550
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Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity held on 9 October 2023.

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

Independent Examiner's Report to the Trustees of Emmanuel Baptist Church Cardiff

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

29 October 2023

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Accounts

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2021

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Stephen Baston (Chairman)	Glyn Ellis
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Roy Edwards (part)	Samuel Li (part)
Dewi Brady (part)	Paul Worthy (part)

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

During 2021, the main objectives of the Church were achieved through the main activities that were open to members of the public throughout the year. These activities included the weekly morning and evening services each Sunday, the mid-week Bible Study and prayer time and monthly men's and ladies' meetings. All these meetings encouraged the attendees to advance in their Christian faith.

As well as the above, activities have been organised to benefit the growing needs of the community in Gabalfa. These included a weekly community café, weekly parent and toddlers' group, a children's club for children of primary school age. In addition, there have been growing links with the local primary school. Provision has been made for teenaged young people via meeting on a Sunday evening after the main service, plus a monthly Saturday evening time together.

Through the use of Zoom and You Tube the services have been available to those unable to come to the Church due to Covid and or old age etc. An online monthly prayer meeting for missionaries has also continued during 2021. Other special events have taken place during the year especially during the Christmas season such as wreath making, indoor candlelit carol service and an outdoor illuminated Carol Service.

During 2021 the Church has been able to finance a full time Pastor and an assistant (in training) whose roles include preaching on a Sunday and mid-week, together with the provision of pastoral care and support to members and those in the local community.

During the year financial gifts from the congregation have been sent to missionary societies in the UK and overseas to help support missionaries in Finland, France, Uganda and Central Asia.

FINANCIAL SUMMARY

Receipts

Monies received during the year decreased by £3,158 from £107,126 in 2020 to £103,968 in 2021. However, this fall is because i) gift aid for a three months period on donations received in 2021 was not reclaimed until 2022 ii) receipts in 2020 included a legacy of £5,000.

General offerings from members and adherents continued to be the core income stream for the church. General offerings increased by £7,906 from £79,800 in 2021 to £87,766 in 2022. One-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments decreased by £2,664 from £103,897 in 2020 to £101,323 in 2021.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2021, the Charity held available cash reserves of £58,059 (£55,414 as at 31 December 2020). The cash reserves as at 31 December 2021 were higher than expected. This was because of the Covid-19 outbreak which meant that not all of the Church's normal activities could be carried out throughout the year. The charity has commenced a project looking at potential development of the church building with the objective of improving the way the building is utilised and with a view to extension of the activities that can be provided.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

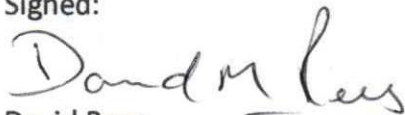
BANKER

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

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 10 October 2022.

Signed:



David Rees

Treasurer and Trustee

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021

2020	<u>RECEIPTS</u>	2021
£	General Giving	£
67517	General Offerings - Gift Aided	78278
12283	General Offering - Non Gift Aided	9488
17876	HMRC (Gift Aid on donations)	10157
658	Missionary Fund Offerings	180
<hr/>		<hr/>
98334		98103
	 Receipts from Activities	
300	YoUnite contributions	0
126	Toddlers' Group Gifts	0
<hr/>		<hr/>
426		0
	 Specified Gifts	
912	Gifts specified for work in Russia	1064
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
420	Food Bank	340
450	Good News Camps	0
0	Welfare Gifts	260
<hr/>		<hr/>
2982		2864
	 Miscellaneous Income	
5000	Bequest	0
315	Speaker fees paid for Emmanuel visiting speaker	0
40	Contributions towards Ladies Christmas Craft	192
29	Interest	4
0	Youth Away Day contributions/gifts	2405
0	Gifts for use of building	400
<hr/>		<hr/>
5384		3001
<hr/> <hr/>	TOTAL RECEIPTS	<hr/> <hr/>
107126		103968

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2021 TO 31 DECEMBER 2021

2020	<u>PAYMENTS</u>	2021	
£		£	
	Payroll		
60947	Salary payments	38609	Note 4
3134	Employer's pension contributions	2904	
565	Employer's NI	192	
<hr/>		<hr/>	
63446		41705	
	Pastoral Expenses		
1380	Ministerial Training courses/conferences	195	
2300	Relocation Expenses	100	
497	Expenses of office	392	
7000	Loan for house purchase	0	
2000	Accommodation costs	21600	
<hr/>		<hr/>	
13177		22287	
150	Pulpit Supply	350	
	Missionaries		
8600	Missionary Giving	8050	Note 5
0	Gifts to support UK churches	4500	
500	UCCF Relay	1000	
<hr/>		<hr/>	
9100		13550	
	Church Building Maintenance and Servicing		
2408	General Repairs and Maintenance	541	
3597	Heating, Lighting and Water	3175	
0	Manse Council Tax	719	
1856	Church Insurance	1912	
<hr/>		<hr/>	
7861		6347	
	Church activities		
59	BANG	0	
99	YoUnite	203	
6	Toddlers	35	
157	Sunday School	112	
324	Church Away Day	0	
0	Youth Weekend Away	2798	
100	Llanmadoc Weekend Away	0	
294	Books	295	
141	Refreshments, (including student lunches)	82	
0	Member/officers conferences/training	270	
29	Mens' Breakfast	0	
105	Girls Group	0	
<hr/>		<hr/>	
1314		3795	

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2021 TO 31 DECEMBER 2021

PAYMENTS CONTINUED

2020		2021	
£	Church Outreach	£	
768	Christmas Outreach	642	
0	Easter Outreach	0	
230	Food Bank	440	
18	Community Cafe	296	
1016		1378	
	Overseas Aid and Support		
600	Gifts for Wilhelmsson support	600	
1266	Gifts for Sian Leaves support	1064	
327	Gifts for Compassion Child Sponsorship	336	
2193		2000	
0	Capital Projects	3920	Note 8
2605	Church equipment purchase & maintenance	2600	
£	General Administration	£	
934	Advertising, Photocopying, Printing	668	
0	Broadband	352	
247	CCLI Music License & music software	257	
920	FIEC subscriptions	1000	
129	Safeguarding subscription & DBS checks	405	
300	AECW Donations	300	
60	Bank Charges	98	
2590		3080	
£	Miscellaneous	£	
300	Welfare Fund payments	211	
101	Leaving gifts	100	
43	Minibus expenses	0	
445		311	
103897	PAYMENTS	101323	
3229	SURPLUS/ DEFICIT FOR YEAR	2645	
52185	OPENING BALANCE	55414	
55414	CLOSING BALANCE	58059	Notes 1 & 2

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021

NOTES TO THE ACCOUNTS

1) Fund Balances

	£
Opening Balance 01/01/2021	55414
Receipts in 2021	103968
	<hr/>
	159382
Payments in 2021	101323
	<hr/>
Closing Balance 31/12/2021	58059
Current Account Balance at 31/12/2021	22234
Deposit Account Balance at 31/12/2021	35230
	<hr/>
	57464
Less outstanding cheques	110
Plus cash in transit	705
	<hr/>
	58059
	<hr/>
General Fund Balance 31/12/21	58059
Missionary Fund Balance 31/12/21	0
	<hr/>
	58059

2) Movement in funds

	General Fund £	Missionary Fund £	Total £
Opening Balance 1/1/21	55414	0	55414
Receipts in year	101524	2444	103968
Payments in year	91609	9714	101323
Transfer to/from general fund	-7270	7270	0
Closing Balance 31/12/21	58059	0	58059

3) Average Weekly Offering

The average general monthly offering in 2021 was £7,314 (£6,650 in 2020)

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021

4) Payroll & Related Party Transactions

Payroll Costs

In 2021, the Church had two paid employees, a minister and a Assistant Minister in Training. The combined payroll costs were as follows:

Basic Pay	£37,409
Employer Pension Contributions	£2,904

Both paid employees are provided with living accommodation by the Church.

Church Minister

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment are as follows for the year to 31 December 2021:

Basic Pay	£22,887
Employer Pension Contributions	£1,750

During 2021, Rev Paul Whiteley received £100 in reimbursement of relocation expenses. He also holds an interest-free loan from the Church of £7,000. The loan was provided to support the purchase of a family home. The loan is repayable on the termination of his employment.

From 1 November 2020 onwards, the Church has provided Rev Paul Whiteley with accommodation in the local area to better enable him to perform the functions of his office. The accommodation is provided under the manse leaseback scheme which is widely used by churches to provide suitable accommodation to ministers of religion.

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. His wife is employed on a part-time basis to clean the church building. During 2021 she received payments amounting to £1,200.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. With effect from 1 November 2020, the Church has been renting a property owned by Rev Paul Whiteley, and his wife for it to be used by them as a Church manse. Under the terms of the rental agreement, the Church pays Rev Paul Whiteley and his wife £500 a month each. In 2021, they received rental payments of £6,000 each.

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021**

5) Missionary Giving

2020		2021
£		£
3800	Support of retired missionaries	3800
950	UFM (India)	600
1450	UFM (France)	1200
250	UFM (Brazil)	0
450	UFM (Iranians in UK)	0
0	Grace Baptist Mission (Colombia)	1500
0	Slavic Gospel Association	250
250	Open Doors	250
0	Romanian Ministries	250
0	Cardiff Metropolitan University Christian Union	200
1266	Operation Mobilisation	1064
900	Church Work Finland	600
250	New Tribes Mission	0
250	People International	0
300	Christian Institute	0
650	Good News Camps	0
<hr/>		<hr/>
10766		9714

In addition, in 2021 Emmanuel provided support of £1,000 to support a Cardiff-based UCCF Relay Worker and made gifts of £4,500 to support the work of other UK churches.

**EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021**

6) Building and equipment assets held

Land & Buildings

Valuation/cost (£) Asset

Notional Gabalfa Avenue church site

Basis

Assets are held in Trust and disposal of the assets is restricted

Equipment & Signage

Cost (£)	Asset	Basis	Year bought
980	Church laptop	Historic Cost	2021
220	Petrol Lawnmower	Historic Cost	2021
114	Poster Board Stand	Historic Cost	2021
125	2kw Panel Heater	Historic Cost	2021
560	Intruder Alarm	Historic Cost	2021
2227	Defibrillator	Historic Cost	2020
288	External Signs	Historic Cost	2020
113	AV 50 watt amplifier	Historic Cost	2019
265	Wireless Headset	Historic Cost	2019
360	Yamaha Channel Mixer	Historic Cost	2019
150	Christmas Lighting Displays (4)	Historic Cost	2019
150	Video Camera	Historic Cost	2019
150	Fridge	Historic Cost	2018
8009	Sound System	Historic Cost	2018
210	Coffee Tables	Historic Cost	2018
126	Coffee machine	Historic Cost	2017
345	Replacement ZIP boiler	Historic Cost	2017
274	Church laptop	Historic Cost	2016
120	Microsoft Office suite	Historic Cost	2016
369	Baptistry Heater	Historic Cost	2016
162	Church banner	Historic Cost	2016
270	Lectern	Historic Cost	2016
123	Wheelchair	Historic Cost	2016

This note includes all items of equipment purchased since 2015 for £100 or more

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2021 TO 31 DECEMBER 2021

7) Other assets and liabilities at 31 December 2021

Assets

At 31 December 2021, Emmanuel held cash and bank balances of £58,169 (see note 1)

Emmanuel did not reclaim Gift Aid on donations received during the period 6 April 2021 to 31 December 2021. The amount owed to the charity at 31 December 2021 was 14810. This amount was received from HMRC in January 2022.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2020, Emmanuel owed £321 to HMRC and £494 to NEST Pensions in respect of payroll deductions for December 2021 pay.

8) Capital Projects

The following capital project was undertaken in 2021

Renewal of church building heating system including radiator replacement

£
3920

Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity held on 10 October 2022.

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

EMMANUEL BAPTIST CHURCH

England & Wales - Charity number 1155275

Accounts

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2020

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Stephen Baston (Chairman)	Glyn Ellis
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Roy Edwards	

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

In early 2020, the purposes of the church mentioned above were met through its main activities which were open to all members of the public. These main activities included the weekly Sunday worship services, Sunday school, mid-week Bible study and prayer time, and monthly men's and ladies' meetings. These served to meet the spiritual needs of the church members as well as helping the wider community with their spiritual needs and to teach them about the Christian faith.

A number of other activities which were of benefit to the local community were held by the church on a regular basis early 2020. These included a weekly community café, weekly parent and toddlers' group, a children's club for children of primary school age and a monthly meeting for secondary age young people.

In March 2020, with the start of the COVID pandemic, and lockdown regulations in place, all the above face-to-face activities had to cease. However, the church quickly adapted to the use of technology (Zoom and YouTube) to allow the regular meetings of the church to continue in an online format. The Sunday services continued online, mid-week Bible study and prayer time, as well as the men's and ladies' meetings. In addition, a monthly girls' and boys' Bible study began, to teach the younger people in the church more about the Christian faith. An online bi-monthly prayer meeting for missionaries across the world also started during this time. Furthermore, for various periods of the lockdowns, daily online devotions were produced by members of the church to help meet the spiritual needs of the church members and wider community.

One activity that continued throughout the whole of 2020 was the church Foodbank. This served to meet the needs of the local community through the provision of food and spiritual support, particularly during the difficult lockdown periods.

Special events were limited during 2020 because of the lockdown restrictions, but an online ladies' wreath-making craft evening was held, carol singing in the local community and one Christmas candlelight service.

During 2020 the church continued to support a full-time Pastor and two ministerial assistants. Their main roles were in teaching the Bible at its regular meetings and providing pastoral care and support to members of the church and those in the local community.

Financial gifts from the congregation were sent to missionary societies operating in the UK and overseas to provide financial support to missionaries. The gifts helped to support missionaries working in Russia, Finland, India, France and Brazil and the UK.

FINANCIAL SUMMARY

Receipts

Monies received during the year increased by £16,831 from £90,295 in 2019 to £107,126 in 2020.

General offerings from members and adherents continued to be the core income stream for the church. One-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments increased by £13,095 from £90,802 in 2019 to £103,897 in 2020. The main differences between 2019 to 2020 were i) payroll expenditure increased by £24,961 from 2019 to 2020. This was because the appointed Minister was in post throughout 2020 (4 months in 2019). ii) expenditure on church activities decreased by £3,395 from 2019 to 2020. This was because many church activities were unable to operate from March 2020 due to the Covid-19 outbreak.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2020, the Charity held available cash reserves of £55,414 (£52,185 as at 31 December 2019). The cash reserves as at 31 December 2020 were higher than expected. This was because of the Covid-19 outbreak which meant that many of the Church's normal activities could not be carried out. It is anticipated that by the end of 2020 the cash reserves will be at the level needed for the effective management day to day of the Charity's finances.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities. In 2020, the trustees introduced a number of new risk management measures to address Covid-19 risks.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

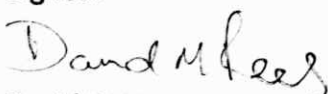
BANKER

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

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 11 October 2021.

Signed:



David Rees

Treasurer and Trustee

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts

1 January 2020 to 31 December 2020

2019	<u>RECEIPTS</u>	2020
£	General Giving	£
55891	General Offerings - Gift Aided	67517
12824	General Offering - Non Gift Aided	12283
14996	HMRC (Gift Aid on donations)	17876
1457	Missionary Fund Offerings	658
<hr/> 85168		<hr/> 98334
	Receipts from Activities	
300	YoUnite contributions	300
449	Toddlers' Group Gifts	126
<hr/> 749		<hr/> 426
	Specified Gifts	
614	Gifts specified for work in Russia	912
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
0	Food Bank	420
0	Good News Camps	450
282	Gabalfa family in need	0
82	Rainbow of Hope	0
<hr/> 2178		<hr/> 2982
	Miscellaneous Income	
0	Bequest	5000
0	Speaker fees paid for Emmanuel visiting speaker	315
295	Contributions towards Ladies Christmas Craft	40
69	Interest	29
665	Contributions towards British Museum Trip	0
417	Contributions towards Mens Curry Night	0
200	Donations towards cost of Christmas Meal	0
150	Gifts for use of building	0
300	Sale of Equipment	0
104	Book Sales	0
0	Manse Rent	0
<hr/> 2200		<hr/> 5384
<hr/> <hr/> 90295	TOTAL RECEIPTS	<hr/> <hr/> 107126

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts
1 January 2020 to 31 December 2020

2019	<u>PAYMENTS</u>	2020	
£		£	
	Payroll		
37522	Salary payments	59747	Note 4
963	Employer's pension contributions	3134	
0	Employer's NI	565	
38485		63446	
	Pastoral Expenses		
861	Ministerial Training courses	1380	
790	Conferences	0	
5705	Relocation Expenses	2300	
67	Expenses of office	497	
0	Loan for house purchase	7000	
0	Accommodation costs	2000	
7423		13177	
2660	Pulpit Supply	150	
	Missionaries		
8250	Missionary Giving	8600	Note 5
0	UCCF Relay	500	
8250		9100	
	Church Building Maintenance and Servicing		
3311	General Repairs and Maintenance	2408	
4944	Heating, Lighting and Water	3597	
1803	Church Insurance	1856	
10058		7861	
	Church activities		
911	BANG	59	
668	YoUnite	99	
43	YEP	0	
275	Toddlers	6	
261	Sunday School	157	
481	Church Away Day	324	
0	Llanmadoc Weekend Away	100	
880	British Museum Trip	0	
247	Induction	0	
475	Books	294	
465	Refreshments, (including student lunches)	141	
0	Friendship Hour	0	
0	Mens' Breakfast	29	
0	Girls Group	105	
2	Ladies Fellowship	0	
4708		1314	

**Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts
1 January 2020 to 31 December 2020**

PAYMENTS CONTINUED

2019		2020
£		£
	Church Outreach	
812	Christmas Outreach	768
85	Easter Outreach	0
0	Food Bank	230
417	Open Airs	0
52	Gabalfa Community Day	0
58	Coffee Morning	18
<hr/>		<hr/>
1424		1016
	Overseas Aid and Support	
900	Gifts for Wilhelmsson support	600
7725	Gifts for Sian Leaves support	1266
500	Gifts for Compassion Child Sponsorship	327
<hr/>		<hr/>
9125		2193
3520	Capital Projects	0
2265	Church equipment purchase & maintenance	2605
£	General Administration	£
762	Advertising, Photocopying, Printing	934
239	CCLI Music License & music software	247
900	FIEC subscriptions	920
120	CCPAS subscription	129
300	AECW Donations	300
220	Independent Examination - Accounts	0
60	Bank Charges	60
<hr/>		<hr/>
2601		2590
£	Miscellaneous	£
218	Welfare Fund payments	300
0	Gifts for missions - Welsh churches	0
40	Leaving gifts	101
25	Minibus expenses	43
0	Bonfire Night Event	0
<hr/>		<hr/>
283		445
90802	TOTAL PAYMENTS	103897
-507	SURPLUS/ DEFICIT FOR YEAR	3229
52692	OPENING FUND BALANCE	52185
<hr/> <hr/>		<hr/> <hr/>
52185	CLOSING BALANCE	55414

Notes 1 & 2

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts

1 January 2020 to 31 December 2020

NOTES TO THE ACCOUNTS

1) Fund Balances

	£
Opening Balance 01/01/2020	52185
Receipts in 2020	107126
	159311
Payments in 2020	103897
Fund Balance 31/12/2020	55414
Current Account Balance at 31/12/2020	20401
Deposit Account Balance at 31/12/2020	35227
	55628
Plus cash in transit	287
	55914
Less unrepresented cheques	500
	55414
General Fund Balance 31/12/20	55414
Missionary Fund Balance 31/12/20	0
	55414

2) Movement in funds

	General Fund £	Missionary Fund £	Total £
Opening Balance 1/1/20	52185	0	52185
Receipts in year	104356	2770	107126
Payments in year	93104	10793	103897
Transfer to/from general fund	-8023	8023	0
Closing Balance 31/12/20	55414	0	55414

3) Average Weekly Offering

The average general monthly offering in 2020 was £6,650 (£5,726 in 2019)

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4) Payroll & Related Party Transactions

Payroll Costs

Apprentices

In 2020, the Church employed two ministerial apprentices. The costs associated with these employments were as follows:

Basic Pay	£27,192
Employer Pension Contributions	£992

One of the apprentices was also provided with living accommodation by the Church.

Church Minister

The Church also employed, Rev Paul Whiteley as minister of the Church. The costs associated with this employment during the year to 31 December 2020 were:

Basic Pay	£32,555
Employer Pension Contributions	£2,142

During the year of account, Rev Paul Whiteley received £2,300 in non-taxable relocation expenses. He also received an interest free loan of £7,000 to support the purchase of a property.

With effect from 1 November 2020, the Church provided Rev Paul Whiteley with accommodation in the local area to better enable him to perform the functions of his office. The accommodation was provided under the manse leaseback scheme which is widely used by churches to provide suitable accommodation to ministers of religion.

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. His wife is employed on a part-time basis to clean the church building. During 2020 she received payments amounting to £1,200.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. With effect from 1 November 2020, the Church has been renting a property owned by Rev Paul Whiteley and his wife, for it to be used by them as a Church manse. Under the terms of the rental agreement, the Church is paying Rev Paul Whiteley and his wife £500 a month each. In 2020, they received rental payments of £1,000 each.

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts 1 January 2020 to 31 December 2020

5) Missionary Giving

2019		2020
£		£
3800	Betel UK (for support of retired missionaries)	3800
600	UFM (India)	950
1200	UFM (France)	1450
0	UFM (Brazil)	250
0	UFM (Iranians in UK)	450
0	New Tribes Mission	250
0	People International	250
0	Open Doors	250
0	Christian Institute	300
0	Good News Camps	650
300	UCCF	0
250	The Gideons	0
250	UFM (Moldova)	0
250	Middle East Reformed Fellowship	0
700	Kiwoko Hospital (Uganda)	0
250	Missionary Work Japan	0
250	United Beach Missions	0
200	Barnabas Fund	0
200	Rainbow of Hope	0
8250		8600

In addition Emmanuel provided support amounting to £900 to support church work in Finland and £1,266 to support Operation Mobilisation work in Russia, and £500 to support a Cardiff-based UCCF Relay Worker.

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts

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6) Building and equipment assets held

Land & Buildings

Valuation/cost (£)	Asset	Basis
Notional	Gabalfa Avenue church site	Assets are held in Trust and disposal of the assets is restricted

Equipment & Signage

Cost (£)	Asset	Basis	Year bought
2227	Defibrillator	Historic Cost	2020
288	External Signs	Historic Cost	2020
113	AV 50 watt amplifier	Historic Cost	2019
265	Wireless Headset	Historic Cost	2019
360	Yamaha Channel Mixer	Historic Cost	2019
150	Christmas Lighting Displays (4)	Historic Cost	2019
150	Video Camera	Historic Cost	2019
150	Fridge	Historic Cost	2018
8009	Sound System	Historic Cost	2018
210	Coffee Tables	Historic Cost	2018
126	Coffee machine	Historic Cost	2017
345	Replacement ZIP boiler	Historic Cost	2017
274	Church laptop	Historic Cost	2016
120	Microsoft Office suite	Historic Cost	2016
369	Baptistry Heater	Historic Cost	2016
162	Church banner	Historic Cost	2016
270	Lectern	Historic Cost	2016
123	Wheelchair	Historic Cost	2016
3297	Chairs	Historic Cost	2014
142	Strimmer	Historic Cost	2014
350	Church laptop	Historic Cost	2014
319	Church projector	Historic Cost	2014

This note includes all items of equipment purchased since 2013 for £100 or more

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts
1 January 2020 to 31 December 2020

7) Other assets and liabilities at 31 December 2020

Assets

At 31 December 2020, Emmanuel held cash and bank balances of £55,414 (see note 1)

Emmanuel is yet to reclaim Gift Aid on donations received during the period 1 October 2020 to 31 December 2020. The amount due is estimated at £4,500.

In 2020, Emmanuel made an interest free loan of £7,000 to the church minister to support him in the purchase of a property in the vicinity of the church building.


Liabilities

At 31 December 2020, Emmanuel owed £276 to HMRC and £408 to NEST Pensions in respect of payroll deductions for December 2019 pay.

Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity on 13 October 2021

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

Independent Examiner's Report to the Trustees of Emmanuel Baptist Church Cardiff

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

29 October 2021

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD