

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)
Paul Whiteley
Gareth Davies
David Rees
Roy Edwards

Glyn Ellis
Jonathan Baston
Ben Jones
Andrew Lansdown

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

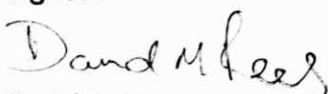
BANKER

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 | RECEIPTS | 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 |
| 85168 | | 98334 |
| | Receipts from Activities | |
| 300 | YoUnite contributions | 300 |
| 449 | Toddlers' Group Gifts | 126 |
| 749 | | 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 |
| 2178 | | 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 |
| 2200 | | 5384 |
| 90295 | TOTAL RECEIPTS | 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 |
| 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 |
| 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 |
| 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 |
| 283 | | 445 |
| 90802 | TOTAL PAYMENTS | 103897 |
| -507 | SURPLUS/ DEFICIT FOR YEAR | 3229 |
| 52692 | OPENING FUND BALANCE | 52185 |
| 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 |
| | <hr/> 159311 |
| Payments in 2020 | 103897 |
| Fund Balance 31/12/2020 | <hr/> 55414 |
| Current Account Balance at 31/12/2020 | 20401 |
| Deposit Account Balance at 31/12/2020 | 35227 |
| | <hr/> 55628 |
| Plus cash in transit | 287 |
| | <hr/> 55914 |
| Less unrepresented cheques | 500 |
| | <hr/> 55414 |
| General Fund Balance 31/12/20 | 55414 |
| Missionary Fund Balance 31/12/20 | 0 |
| | <hr/> 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)

Emmanuel Baptist Church Cardiff - Receipts and Payments Accounts

1 January 2020 to 31 December 2020

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 |
| <hr/> 8250 | | <hr/> 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

1 January 2020 to 31 December 2020

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 |
|----------|---------------------------------|---------------|-------------|
| 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