

**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

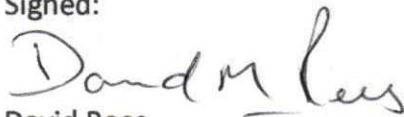
## **BANKER**

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
£	<b>General Giving</b>	£
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
<b>98334</b>		<b>98103</b>
	<b>Receipts from Activities</b>	
300	YoUnite contributions	0
126	Toddlers' Group Gifts	0
<b>426</b>		<b>0</b>
	<b>Specified Gifts</b>	
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
<b>2982</b>		<b>2864</b>
	<b>Miscellaneous Income</b>	
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
<b>5384</b>		<b>3001</b>
<b>107126</b>	<b>TOTAL RECEIPTS</b>	<b>103968</b>

# EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2021 TO 31 DECEMBER 2021

2020 £	<u>PAYMENTS</u>	2021 £	
	<b>Payroll</b>		
60947	Salary payments	38609	Note 4
3134	Employer's pension contributions	2904	
565	Employer's NI	192	
<b>63446</b>		<b>41705</b>	
	<b>Pastoral Expenses</b>		
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	
<b>13177</b>		<b>22287</b>	
<b>150</b>	<b>Pulpit Supply</b>	<b>350</b>	
	<b>Missionaries</b>		
8600	Missionary Giving	8050	Note 5
0	Gifts to support UK churches	4500	
500	UCCF Relay	1000	
<b>9100</b>		<b>13550</b>	
	<b>Church Building Maintenance and Servicing</b>		
2408	General Repairs and Maintenance	541	
3597	Heating, Lighting and Water	3175	
0	Manse Council Tax	719	
1856	Church Insurance	1912	
<b>7861</b>		<b>6347</b>	
	<b>Church activities</b>		
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	
<b>1314</b>		<b>3795</b>	



# EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2021 TO 31 DECEMBER 2021

## PAYMENTS CONTINUED

2020		2021	
£	<b>Church Outreach</b>	£	
768	Christmas Outreach	642	
0	Easter Outreach	0	
230	Food Bank	440	
18	Community Cafe	296	
<b>1016</b>		<b>1378</b>	
	<b>Overseas Aid and Support</b>		
600	Gifts for Wilhelmsson support	600	
1266	Gifts for Sian Leaves support	1064	
327	Gifts for Compassion Child Sponsorship	336	
<b>2193</b>		<b>2000</b>	
<b>0</b>	<b>Capital Projects</b>	<b>3920</b>	Note 8
<b>2605</b>	<b>Church equipment purchase &amp; maintenance</b>	<b>2600</b>	
£	<b>General Administration</b>	£	
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	
<b>2590</b>		<b>3080</b>	
£	<b>Miscellaneous</b>	£	
300	Welfare Fund payments	211	
101	Leaving gifts	100	
43	Minibus expenses	0	
<b>445</b>		<b>311</b>	
<b>103897</b>	<b>PAYMENTS</b>	<b>101323</b>	
<b>3229</b>	<b>SURPLUS/ DEFICIT FOR YEAR</b>	<b>2645</b>	
<b>52185</b>	<b>OPENING BALANCE</b>	<b>55414</b>	
<b>55414</b>	<b>CLOSING BALANCE</b>	<b>58059</b>	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/> 58059
Closing Balance 31/12/2021	
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**

<b>2020</b>		<b>2021</b>
<b>£</b>		<b>£</b>
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
<b>10766</b>		<b>9714</b>

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
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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 10 October 2022.

Signed on behalf of the trustees



David Rees  
Trustee and Treasurer