

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)
Paul Whiteley
Gareth Davies
David Rees
Samuel Li
Paul Worthy

Glyn Ellis
Jonathan Baston
Ben Jones
Andrew Lansdown
Dewi Brady

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

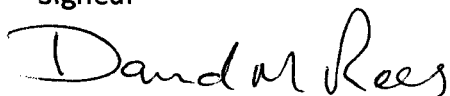
BANKER

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
98103		132845
	Receipts from Activities	
0	Cafe Gifts	128
192	Contributions towards Ladies Christmas Craft	0
0	Toddlers' Group Gifts	19
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
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
3001		3066
103968	TOTAL RECEIPTS	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

<u>PAYMENTS CONTINUED</u>			
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	
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	
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	
1780		2322	
£	Other	£	
1000	FIEC subscriptions	1345	
300	AECW Donations	300	
211	Welfare Fund payments	88	
100	Retirement gift and flowers	80	
1611		1813	
101323	PAYMENTS	105622	
2645	SURPLUS/ DEFICIT FOR YEAR	35982	
55414	OPENING BALANCE	58059	
58059	CLOSING BALANCE	94041	Notes 1 & 2

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
159382		199662
101323	Payments in 2022	105622
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
57464		93681
110	Less unrepresented cheques	0
705	Plus cash in transit	360
58059		94041
58059	General Fund Balance 31/12/22	94041
0	Missionary Fund Balance 31/12/22	0
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
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

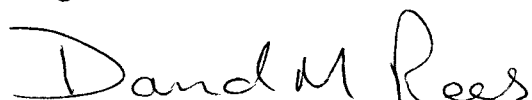
The following capital project was undertaken in 2022:

	£
Purchase and installation of CCTV cameras	1550

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