

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)
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 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 2023). 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	RECEIPTS	2023
£		£
84942	General Giving	88790
10801	General Offerings - Gift Aided	7896
36730	General Offering - Non Gift Aided	19491
372	HMRC (Gift Aid on donations)	839
	Missionary Fund Offerings	
132845		117015
	Receipts from Activities	
128	Cafe Gifts	119
0	Contributions towards Ladies Christmas Craft	222
19	Toddlers' Group Gifts	120
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
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
3066		8553
141604	TOTAL RECEIPTS	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		
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

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Deryck Evans FCA

24 October 2024

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD