

EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales · Charity number 1159628

Details

Status Registered

Legal form CIO

Registered 2014-12-15

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

Contact

Address Ebenezer Baptist Church
Ebenezer Street
Swansea
SA1 5BJ

Phone 07720 636386

Email secretary@ebenezer.org.uk

Website www.ebenezer.org.uk

Activities

Objects: THE OBJECT OF THE CIO IS, IN ACCORDANCE WITH THE STATEMENT OF FAITH AND FOR THE PUBLIC BENEFIT, THE ADVANCEMENT OF THE CHRISTIAN FAITH IN SUCH WAYS AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

Activities: Morning & evening Sunday Services Bible Study & Prayer Meeting Sunday School, children's & Young People's meetings Mother & Toddlers' Group Ladies' & Mens' Meetings Visiting of & distribution of literature to local community Open Air literature stall Christianity Explored courses Support (financially, practically & in prayer) of other Christian workers/organizations in the UK & overseas

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- City Of Swansea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£167,793	£146,181	-	-
2024-03-31	£148,647	£141,269	-	-
2023-03-31	£209,704	£230,062	-	-
2022-03-31	£147,609	£126,564	-	-
2021-03-31	£125,253	£132,489	-	-

Trustees

Name	Role	Appointed
DANIEL PHILLIP TOWERS		2014-12-15
Dr Emmanuel Owoso		2018-11-01
Frederick David Tucker		2016-10-31
JONATHAN HARVEY		2014-12-15
Stephen Paul Watkins		2014-12-15
Wilfred John Matthews		2021-06-13

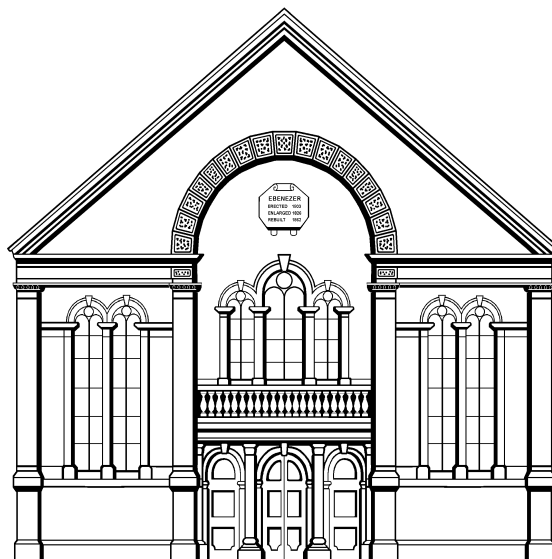
EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales - Charity number 1159628

Accounts

EBENEZER BAPTIST CHURCH

(a Registered Charitable Incorporated Organisation in England & Wales - Number: 1159628)



Ebenezer Street, Swansea

Website: www.ebenezer.org.uk

Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31st March 2025

Contents

Charity Objectives.....	3
Charity Details	4
Address of The Charity:	4
Correspondence Address	4
Trustees of Ebenezer Baptist Church	4
Holding Trustees.....	4
Independent Examiner	4
Bank Address	4
Organization	4
Paid Trustee(s).....	4
Activities	5
Regular Meetings.....	5
Visiting Speakers.....	5
Support From The Congregation	6
Easter Activities	6
Christmas Activities	6
Compassion Fund	6
Births, Deaths, Weddings and Baptisms.....	6
Fellowship.....	6
Mission	7
Special collections & Grants	7
Resignation of trustees.....	7
Buildings & Facilities.....	7
Funding	8
Safeguarding.....	8
Search for a New Pastor	8
Accounts 2024 / 2025.....	9

EBENEZER BAPTIST CHURCH, SWANSEA

TRUSTEES ANNUAL REPORT 2024/2025

The trustees have pleasure in presenting their report and financial statements for the year ending 31st March 2025. The trustees believe that the financial statements comply with current statutory requirements and the Charity's governing documents.

Charity Objectives

- (1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Swansea and the surrounding neighbourhood; and
- (2) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

It does this for the public benefit by means of its main activities which are as follows.

- Regular morning and evening Sunday public Services of worship
- Visiting preachers, missionaries, and speakers
- Sunday School
- Friday evening children's and Young People's meetings
- Ladies' Fellowship Meetings on Tuesday afternoons
- Bible Study & Prayer meeting on Wednesday evenings
- Young People's bible study (late teens / students) on a Sunday afternoon
- Visiting of and distribution of literature to the local community
- Support (financially, practically and in prayer) of other Christian workers/organizations in the UK and overseas.
- Other free-to-attend events such as Carol Services, special interest meetings and outings
- Easter Cracked and Christmas Wrapped up events for schools
- Hospitality to students
- Supporting families financially to send children attending the Church to EMW camps
- Attendance at AECW (Associating Evangelical Churches of Wales) conferences and events
- Providing financial support to the AECW, the EMW (Evangelical Movement of Wales) and Union Theological college (Bridgend). All three organisations greatly support the reformed evangelical church in Wales financially and practically as well as training pastors and workers for the future.
- Donations of goods to the Waun Wen primary school pop-up shop.
- Warm spaces / coffee morning every Friday morning

Charity Details

Address of The Charity:

Ebenezer Baptist Church, Ebenezer Street, Swansea, SA1 5BJ

Correspondence Address

Mr. Daniel Towers, 5 Clos-Yr-Allt, Townhill, Swansea SA1 6RD

Trustees of Ebenezer Baptist Church

At the time of this report:

Elders: Rev. Graham John (Pastor), Mr David Tucker, Dr Emmanuel Owoso.

Rev Graham John stepped down as Pastor and Trustee 1st September 2024. He has served the church faithfully as Pastor and trustee for 17 years. We wholeheartedly thank him for his faithful ministry and service. We celebrated Graham's pastorate in a thanksgiving service and meal at the end of August.

Deacons: Mr. Jonathan Harvey (Treasurer), Mr. Daniel Towers (Secretary), Mr. Paul Watkins, Mr John Matthews

Holding Trustees

There is no longer a holding trustee. Ebenezer Baptist Church (Swansea) became a Charitable Incorporated Organisation (herein referred to as CIO)

Independent Examiner

The independent examiner for Ebenezer Baptist Church at the time of this report is:

Michael Jones F. C. C. A

Bevan Buckland LLP, Cardigan House, Castle Court, SA7 9LA

Bank Address

The Co-operative Bank p.l.c., 1 Balloon Street, Manchester M4 4BE

Organization

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

Paid Trustee(s)

Rev. Graham John (Pastor) (until September 2024)

Note: Our trustee and former cleaner (Mr John Matthews) retired as cleaner in January 2024. Our new cleaner for this period (2024/2025) is not a trustee.

Activities

The Church has remained active and vibrant, providing charitable benefit locally, nationally, and internationally. We also live streamed our Sunday services, as well as opening our Wednesday bible study and prayer meeting to those who wanted to join via Zoom. The streaming of services and meetings has allowed those who are housebound due to old age or ill-health to continue to worship and fellowship with the Church, as well as providing access to others who do not live locally but derive benefit from joining us online.

Regular Meetings

The regular meetings on a Sunday and during the week, have continued throughout the year.

God has continued to bless us with ministry on a Sunday which has been a challenge, encouragement, and stimulus to our faith, as well as informative to those who are interested in knowing more and learning about the Christian faith. We are very thankful for our Pastor, Graham John, who faithfully studied and preached God's word to us week by week. Since Graham's retirement other men from inside and outside the congregation have filled the pulpit as we began the search for a new Pastor. We are thankful to all those who have been willing to give of their time and gifts in filling the pulpit.

We have welcomed visitors from different parts of the country, as well as people from our local community, who continue to meet with us regularly. We also enjoy the regular company of students from all over the world who are studying at Swansea's various universities and colleges.

We offered hospitality to our students, who have the option to join a host each Sunday for a welcome in their home and a home-cooked meal.

Our meetings and events are open to all and were offered free of charge. All were staffed by volunteers. The regular meetings included Sunday School, Ladies' fellowship meeting, Bible study & prayer meeting, Gladiators (children's club), Footsteps (children's club), TAG (youth meeting), and the young people's bible study.

In January we held a week of prayer to commit the work of the Church to God and pray for His blessing.

We opened the chapel on Friday mornings for free tea, coffee, cakes, snacks etc, as part of the local council "warm spaces" scheme. It has been our pleasure to welcome in many people from the local community. We also provided a mini food / toiletries bank on Friday mornings. Swansea City Council have provided some financial support towards the coffee morning.

Visiting Speakers

It is a privilege to hear the word of God preached by Christians from all over the UK and the wider world, and to hear reports on how God's work is progressing in other places. This allows us to be aware of the physical and spiritual needs of those outside of our own fellowship, for encouragement and to promote generosity to the needy and our own prayerfulness. Visting speakers included Trystan Hallam (Tredgar), David Hails (Neath Abbey), Paul Gamston, Jeremy Bayley (Sandfields), Adrian Brake, Benjamin Quek (Cardiff), Keith Berry (London), Evan Millership, Dafydd Taylor, Andrew Pitt, Jason Hydon, Alun Johnson, Conrad Pomeroy, Steve Dyer, Andrew Norbury, Mike Gilbert-Smith, Jeremy Walker (Crawley).

We also enjoyed hearing about God's work around the world from various missionary workers and organisations on various Wednesday evenings.

Support From The Congregation

Men from our own congregation who supplied the pulpit on a Sunday or Wednesday include: David Tucker, Graham John, David Evans, John Aaron, Alwyn Roberts, Emmanuel Owoso, Jon Harvey, David Bartlett, John Williams, Elliot Zapico, Paul Watkins and Daniel Towers.

Easter Activities

As well as our usual easter services, we were delighted to host several local schools who came to the Church to learn about Easter through our Easter Cracked events. We were delighted to receive positive feedback from the children and staff.

Christmas Activities

We held several activities over Christmas including a morning and evening carol service. We sang carols around a local housing estate (fighting through the rain) and also at Swansea railway station. We held Christmas Wrapped Up! Events for local schools, where the children came to the church to learn about Christmas. We gave out invitations to our carol services. We held a Christmas morning service.

Compassion Fund

Due to the cost-of-living crisis we maintain a discretionary compassion fund (generously financed by the congregation) which could provide restricted Aldi shopping vouchers to regular attendees who genuinely needed help with the cost of groceries. (The restricted vouchers cannot be spent on alcohol, tobacco, or gambling / lottery). Access to this fund was regulated by a set of qualifying criteria and it was administered by a gatekeeper who faithfully ensured it was only used as intended. Money from this fund was also made available to supply the coffee morning food / toiletries bank.

Births, Deaths, Weddings and Baptisms

We were saddened to offer our condolences to Jeff Davies' family and friends as he was called home to glory in April. Jeff was a long standing member of the Church and is greatly missed.

We also offered our condolences to Margaret Towers on the passing of her father, and to John Aaron at the passing of his sister.

The Church offered their loving and prayerful support to the bereaved.

There were no births or weddings during this period.

We were pleased to baptise Eleri Towers upon her public confession of faith in Jesus Christ as her Lord and Saviour.

Fellowship

One of the saddest aspects of our society is loneliness. Our church provides a warm welcome and friendship to all who seek it. We held a number of events to which we welcomed visitors. A Good Friday service, Christmas morning service, a local walk, a treasure hunt (for the children), games in the park, church-history trips, a light party (in place of Halloween), bonfire on the beach, a New Year's Eve party and several fellowship meals. Tea, coffee and biscuits are provided after every service (morning and evening).

Our "come together" services provide a format suitable for those who don't frequently attend chapel, and draw together parents from the various youth meetings as well as other visitors to learn more about the Christian faith, with an opportunity to chat around a buffet afterwards.

Mission

We have continued to support Christian Organizations and individual Christian workers in prayer and through financial support. Some of this support has been in the form of one-off gifts while others are supported on a regular basis.

As is our practice, several of our men regularly went out to preach in churches in South and West Wales offering support to churches without pastors, or simply as guest speakers.

We coordinated a ladies' evangelistic dinner in October, held a men's evangelistic meal in January, went out carol singing at High Street Station and a local estate in December and held our own carol services and other outreach services in the church.

We also, almost every week, are present with a tract stand near High Street station on a Saturday morning. This provides opportunity for local people to take free Christian literature, to be introduced to the Church and to ask questions about the Christian faith.

Special collections & Grants

We collected donated goods for the Waun Wen primary school pop-up shop, supporting local parents, as well as taking donations for our own mini food and toiletries bank.

A church from London used our building for a camp in August, we donated our facilities gratis to this camp.

We made the following one-off grants during this financial year (special collections topped up from our general fund). These are in addition to our regular mission support.

April 2024: Adam Urban (Pastor in Poland)	£500
June 2024: Slavic Gospel Association	£400
June 2024: UFM, MusaweNkosi project	£2,877
June 2024: Support of short term mission expenses to MusaweNkosi project	£500
July 2024: EMW Camp activity sponsorship	£200
Aug 2024: UFM, Mervyn and Kim Neal	£336
Nov 2024: The Soldiers' and Aviators' Scripture Readers Association	£350
Nov 2024: Asialink	£430

Resignation of trustees

Graham John gave notice of his retirement and resigned as a trustee on the 1st of September 2024.

Buildings & Facilities

Various members of the congregation worked on the church buildings during the year to help keep them safe and in good decorative order. We thank all those involved in keeping the buildings safe, in good repair and fit for purpose, especially those who give of their time, skills and energy freely on a voluntary basis.

We continue to strive to make sure the buildings are safe, in good repair and fit for purpose so that we can use them to help carry out our charitable aims and objectives.

The buildings were regularly heated, cleaned, and maintained. As owners of a Grade 2 star listed building, we make every effort to continue with a rolling programme of works to keep it in good order for the benefit of the charity and its work.

We thank our congregation for their generous giving that allows us to maintain our facilities.

We were delighted to finally make good the middle hall roof adjoining the main hall. It would seem this roof has leaked since the building was constructed owing to a poor design. Lovells Roofing did an excellent job of renewing the lead-work, with thick lead, and re-tiling the crumbling upper portion of the middle hall roof. The hall is now finally dry, something which has alluded us since we purchased the building in the 1970s. Despite several attempts over the years to rectify this issue it took a significant financial commitment from the congregation to put this right once and for all. We are thankful to them for their generosity.

Major works required on the buildings remain as follows. However, we feel we are making good progress on making the buildings sound and can only move at the pace our resources allow.

- Secondary glazing of main hall windows (to reduce heating costs) – we cannot double or triple-glaze because of our listed status.
- Renewal of the upper left main hall windows (as facing the pulpit)
- Dry lining in the middle hall where there is an issue with penetrating damp in the front walls.
- Replacement of the main church roof

We are pleased to report that the following jobs have now also been completed, although not during the period of this report:

- Refurbishment of the ladies' toilets
- Retrofit of the main church boiler

Funding

Our funds are received mainly from the members and those attending our services. The trustees consider the financial position of the Charity to be satisfactory, and that sufficient and appropriate reserves are held to safeguard the future operations of the Charity.

Safeguarding

Safeguarding is of great importance in the Church. We have a safeguarding team including safeguarding leads and recruiters who are fully supported by the board of trustees. We engage in a rolling programme of training including safeguarding, food hygiene, allergy and first aid training. We are subscribed to Thirty One Eight who support us with our safeguarding.

All trustees and all volunteers who interact with children or vulnerable adults are subject to DBS checks, and all are required to read and agree to the Church's safeguarding policy.

Safeguarding information is displayed prominently around the Church, and is publicly promoted to the congregation on "Safeguarding Sundays".

Every effort is made to ensure that Ebenezer is a safe place for all beneficiaries and volunteers.

Search for a New Pastor

Our search for a new pastor continues. We are thankful to the New Pastor Committee (made up of Elders, Deacons and members of the congregation) who tirelessly work to arrange visiting preachers, and facilitate the process. There is a great shortage of men coming into the ministry, as well as many who approach retirement. We trust God will choose and provide a man to shepherd us and lead the Church, although we must be patient as this has proven to be a long process for many other local Churches.

Accounts 2024 / 2025

ACCOUNTS 2024 / 2025
EBENEZER BAPTIST CHURCH
SWANSEA
(1159628)

REGISTERED CHARITY NO. 1159628

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

OFFICERS AND PROFESSIONAL ADVISERS

CHARITY NUMBER	1159628	
PRINCIPAL OFFICE	Cardigan House Castle Court Llansamlet Swansea SA7 9LA	
TRUSTEES	Jonathan Harvey Dr Emmanuel Owoso Frederick David Tucker	Wilfred John Matthews Daniel Phillip Towers Stephen Paul Watkins
INDEPENDENT EXAMINER	Bevan Buckland LLP Chartered Accountants Cardigan House Castle Court Swansea Enterprise Park Swansea SA7 9LA	

APPOINTMENT OF TRUSTEES

Ebenezer Baptist Church (Swansea) is a Charitable Incorporated Organisation.

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

**REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees have pleasure in presenting their annual report together with financial statements for the year ended 31 March 2025.

The financial statements have been prepared on a receipts and payments basis and in accordance with the charity's governing document, and applicable law.

REGISTERED NAME

The name of the charity registered at the Charities Commission is Ebenezer Baptist Church (Swansea).

PRINCIPAL ACTIVITY

The principal activity is that of a Church including morning & evening Sunday Services, Bible Study & Prayer Meeting, Sunday School, Children's & Young People's meetings, Warm Spaces Coffee Morning, Ladies' Meeting, Visiting and distribution of literature to local community, Open Air literature stall, Support (financially, practically & in prayer) of other Christian workers/organizations in the UK & overseas.

ACHIEVEMENTS & PERFORMANCE:

During the year, the church continued its ministry through regular worship services, pastoral care, and community outreach. We strengthened our volunteer involvement, supported members in times of need, and maintained our programmes despite limited resources. The trustees are satisfied that the church has used its funds wisely and continued to make a meaningful spiritual and practical impact within the congregation and wider community.

FINANCIAL REVIEW:

These comments apply to the Unrestricted - General fund which is used for most of the regular church activities.

For the reported year (2024/25) the officers agreed an income budget of £146,600*. The actual income of £125,100 represents a decrease of 6.6% over the previous year.

Total income in recent years has been: (Rounded to the nearest £100)

2023-2024	£133,900
2022-2023	£109,200
2021-2022	£107,600
2020-2021	£102,800
2019-2020	£100,400

REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025
(Continued)

The expenditure budget was £106,200 and the actual expenditure £95,378, representing a decrease of 28% over the previous year. The income and reserves allowed for the final £5,500 to be repaid of the Mission Hall loans. In addition to the expenditure there was also transfers between funds of the following during the year: £18,000 to the Middle Hall Roof building fund (comprised of £12,000 from the general fund, and £6,000 from the Chapel House Rental fund).

Total expenditure in recent years has been: (Rounded to the nearest £100)

2023-2024	£131,900
2022-2023	£101,500
2021-2022	£ 94,600
2020-2021	£ 88,800
2019-2020	£107,100
2018-2019	£ 88,100

The trustees (officers) monitor the church finances monthly and aim to achieve a balance of income and expenditure over the financial year.

*During this financial year, our pastor, Rev. Graham John retired on 31st August 2024. As a successor would need to be sought and employed and be a significant factor in the church's expenses, the Trustees initially only agreed a 6 month budget for the 2024/25 financial year, to 30th Sept 2024. This proposed an income of £63,518, and expenditure of £65,373 implying a small loss situation and reduction in reserves of £1,855 to £25,082. The budget for the remaining 6 months of the financial year (October to March) was estimated in September 2024.

RESERVES POLICY:

The church holds a small level of unrestricted reserves as a financial safeguard, excluding restricted funds and fixed assets in line with Charity Commission guidance. Trustees aim to maintain reserves to protect against unexpected income shortfalls or essential unplanned expenditure, reflecting common practice for small charities.

FUTURE PLANS:

The church intends to continue with its current objectives including its spiritual and practical endeavours amongst the congregation and wider community. Our ability to find and employ a new pastor will have a significant impact on this and so remains one of our priorities. Following

this appointment, in due course after that we would seek to employ a trainee/assistant minister/worker (using funds already set aside for this role in one of the restricted funds).

In the financial year 2025-26, we intend to commission a 5-year plan for the premises to try and foresee and make provision for possible future expenses.

GRANTS

In addition to our regular agreed support itemised in the summary we have made grants to:

Jun 2024	UFM (MUSA)	Special collection	£ 2,877.00
Aug 2024	UFM (015)	Special collection	£ 335.50
Nov 2024	AsiaLink	Special collection	£ 430.00
Nov 2024	SASRA	Special collection	£ 350.00

**REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025
(Continued)**

TRUSTEES

The Trustees who held office during the year 2024-25 were as follows:

Jonathan Harvey

Rev. Graham John

Wilfred John Matthews

Dr Emmanuel Owoso

Daniel Phillip Towers

Frederick David Tucker

Stephen Paul Watkins

No trustee has any financial interest in the charity.

The charity is governed by its charitable rules and is restricted to carrying out activities within its charitable objectives.

By order of the Board:



INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF

EBENEZER BAPTIST CHURCH (SWANSEA)

I report on the accounts for the year ended 31 March 2025 set out on pages seven to nine.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....
 Michael Jones
 F. C. C. A
 Bevan Buckland LLP
 Cardigan House
 Castle Court
 Swansea Enterprise Park
 Swansea
 SA7 9LA

Ebenezer Baptist Church, Swansea (1159628)

Unrestricted Funds for the financial year ending on 31st March 2025*Note: Financial numbers in this report are in whole pounds only, leading to some rounding errors*

Receipts	2024-25	2023-24	Notes
Gift Aid (HMRC & Stewardship)	80,560	89,677	1
Tax Recovered on Gift Aid	22,061	22,745	
non-Gift Aid	22,508	21,498	
Total Receipts	£ 125,129	£ 133,920	
Payments	2024-25	2023-24	Notes
EMW / MEC	1,000	1,000	
AsiaLink	1,200	1,200	
UFM (Mervyn Neal)	4,410	4,200	
EMF (Sandor Keleman)	6,500	6,000	
UFM (Alan Davey)	3,000	3,000	
PTI (Pastor Training International)	1,500	1,375	
UCCF	1,200	1,200	
UCCF (Iwan Robb, Swansea Staff Worker)	400	0	3
Union (WEST)	1,100	1,100	
UFM (Heledd Job)	3,150	3,000	
CBW (Christian Books Worldwide)	1,000	1,000	
PHM (Port Harcourt Mission)	900	900	
Other UK Support	1,664	540	
Other Non-UK Support	900	0	
Flowers / Catering	2,081	714	4
Advertising	462	1,255	
Youth Work	1,555	1,521	
Salaries - Pastor	14,054	29,861	
Manse Charges	3,849	10,236	
Pension Scheme	2,268	3,966	5
Pastor/ Elder Expenses	516	1,106	
Visiting Speakers	4,097	1,362	
Buildings - Maintenance	9,645	10,076	
Salaries - Others	5,961	6,757	
Premises Insurance	3,392	3,192	
Organ Maintenance	1,326	0	6
Library	273	1,036	
Utilities	9,598	8,996	
Office expenses	2,037	2,092	
Loan payment	5,500	24,500	7
Professional fees	840	720	
Total payments	£ 95,378	£ 131,905	
Net of receipts / payments	£29,751	£ 2,015	
Transfers between funds	(£4,697)	£3,402	2
Opening cash funds	£ 26,501	£ 21,084	
Closing cash funds	£ 51,555	£ 26,501	

Restricted Funds for the financial year ending on 31st March 2025

Receipts	2024-25	2023-24	Notes
Gift Aid (HMRC & Stewardship)	24,190	865	9
Tax recovered on Gift Aid	3,717	216	9
non-Gift Aid	4,299	3,241	9
Rent	9,200	9,425	
Grant	1,258	980	10
Total Receipts	£ 42,664	£ 14,727	
Payments	2024-25	2023-24	Notes
Non-UK Support (Spec. collections)	3,307	2,116	
UK Support (Spec. collection, meals)	2,511	3,360	
Youth work	37	0	
Building Maintenance (Middle Hall Roof)	44,236	1,518	
Professional fees (Chapel house)	0	120	
Compassion ministry	245	1,638	
Office expenses	0	58	
Flowers / Catering (Warm spaces related)	467	554	
Total payments	£ 50,803	£ 9,364	
Net of receipts / payments	(£ 8,139)	£ 5,363	
Transfers between funds	£4,697	(£3,402)	
Opening cash funds	£ 38,987	£ 37,026	2
Closing cash funds	£ 35,545	£ 38,987	

Restricted funds totals at the end of the FY:

- Chapel House: £ 1,000
- Assistant Pastor: £ 31,550
- Compassion: £ 2,465
- Warm spaces (from grant received): £ 233
- TAG: £243

Special collections/gifts (* = includes travel expenses):

April 2024: Adam Urban, following virtual visit: £500

June 2024: SGA, Peter Aird, following visit: £ 400 *

June 2024: UFM, Gavin and Elaine from MusaweNkosi project, following visit: £2,877

June 2024: Support of short term mission expenses to MusaweNkosi project: £500

July 2024: EMW Camp activity sponsorship, £200

Aug 2024: UFM, Mervyn and Kim Neal, following visit: £ 336

Nov 2024: SASRA, following visit: £ 350 *

Nov 2024: Asialink, following visit: £ 430 *

Notes to the accounts:

- (1) The decrease in Gift Aid is a return to normal due to particular gifts last year (see previous notes).
- (2) The income funds transfer is made up of funds being moved *back into* the General Fund: Accumulated rental income from chapel house (£4,564+£6,000, see also note 8); a surplus from the Building Project fund following the completion of the roofing project (£3,520); and contribution from the warm spaces grant towards utilities (£540).
- (3) Support for Iwan Robb - the UCCF staff worker for Swansea, began in November 2024, £100 per month for 3 years.
- (4) In addition to the regular catering/meal events, external caterers were used for the retirement event in August.
- (5) Following Graham's retirement at the end of August, the lines relating to pastor's remuneration have all seen an expected decrease, and will remain low until we appoint someone new to the role.
- (6) The organ required an electrical repair, including the replacement of special fuses. The organ tuners were also able to visit having not done so for more than a year (£518).
- (7) The final mission hall work loan repayment was made April 2024.
- (8) Money transferred *from* the Unrestricted General Fund towards: the middle hall roof building project (£12,000 plus £6,000 from the Chapel House rent RF transfer); subsidies for the evangelistic meals; and top-ups/contributions to special collection gifts.
- (9) A number of significant gifts towards the middle hall roof/gully building project were received. Several of these allowed us to claim Gift Aid on them.
- (10) We received a grant from Swansea Council towards the running of the warm spaces coffee morning. Some additional funds were applied for in order to purchase storage units and kitchen equipment.



27.1.2026

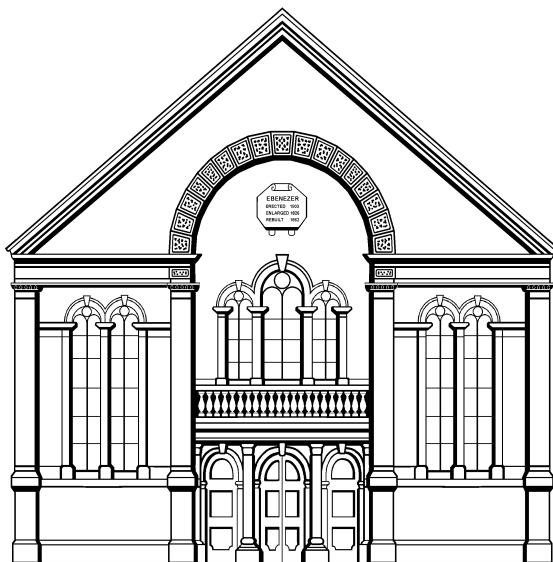
EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales - Charity number 1159628

Accounts

EBENEZER BAPTIST CHURCH

(a Registered Charitable Incorporated Organisation in England & Wales - Number: 1159628)



Ebenezer Street, Swansea

Website: www.ebenezer.org.uk

Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31st March 2024

Contents

Charity Objectives.....	3
Charity Details	4
Address of The Charity:	4
Correspondence Address	4
Trustees of Ebenezer Baptist Church	4
Holding Trustees.....	4
Independent Examiner	4
Bank Address	4
Organization	4
Paid Trustees	4
Activities	5
Regular Meetings.....	5
Visiting Speakers.....	5
Easter Activities	5
Christmas Activities	6
Compassion Fund	6
Births, Deaths and Weddings	6
Fellowship.....	6
Mission	6
Special collections & Grants	6
Resignation of trustees.....	7
Buildings & Facilities	7
Funding	7
Accounts 2023 / 2024.....	8

EBENEZER BAPTIST CHURCH, SWANSEA

TRUSTEES ANNUAL REPORT 2023/2024

The trustees have pleasure in presenting their report and financial statements for the year ending 31st March 2024. The trustees believe that the financial statements comply with current statutory requirements and the Charity's governing documents.

Charity Objectives

- (1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Swansea and the surrounding neighbourhood; and
- (2) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

It does this for the public benefit by means of its main activities which are as follows.

- Regular morning and evening Sunday public Services of worship
- Visiting preachers, missionaries, and speakers
- Sunday School
- Friday evening children's and Young People's meetings
- Ladies' Meetings on Tuesday afternoons
- Bible Study & Prayer meeting on Wednesday evenings
- Young People's bible study (late teens / students) on a Sunday afternoon
- Visiting of and distribution of literature to the local community
- Support (financially, practically and in prayer) of other Christian workers/organizations in the UK and overseas.
- Other free-to-attend events such as Carol Services, special interest meetings and outings
- Easter Cracked and Christmas Wrapped up events for schools
- Hospitality to students
- Supporting families financially to send children attending the Church to EMW camps
- Monthly tutoring of a ministerial student
- Attendance at AECW (Associating Evangelical Churches of Wales) conferences and events
- Providing financial support to the AECW, the EMW (Evangelical Movement of Wales) and Union Theological college (Bridgend). All three organisations greatly support the reformed evangelical church in Wales financially and practically as well as training pastors and workers for the future.
- Donations of goods to the Waun Wen primary school pop-up shop.
- Warm spaces / coffee morning every Friday morning

Charity Details

Address of The Charity:

Ebenezer Baptist Church, Ebenezer Street, Swansea, SA1 5BJ

Correspondence Address

Mr. Daniel Towers, 5 Clos-Yr-Allt, Townhill, Swansea SA1 6RD

Trustees of Ebenezer Baptist Church

At the time of this report:

Elders: Rev. Graham John (Pastor), Mr David Tucker, Dr Emmanuel Owoso.

Rev Graham John stepped down as Pastor and Trustee 1st September 2024. He has served the church faithfully as Pastor and trustee for 17 years. We wholeheartedly thank him for his faithful ministry and service. We celebrated Graham's pastorate in a thanksgiving service and meal at the end of August.

Deacons: Mr. Jonathan Harvey (Treasurer), Mr. Daniel Towers (Secretary), Mr. Paul Watkins, Mr John Matthews

Holding Trustees

There is no longer a holding trustee. Ebenezer Baptist Church (Swansea) became a Charitable Incorporated Organisation (herein referred to as CIO)

Independent Examiner

The independent examiner for Ebenezer Baptist Church at the time of this report is: **Michael Jones**

Bevan Buckland LLP, Langdon House, Langdon Road, Swansea Waterfront SA1 8QY

Bank Address

The Co-operative Bank p.l.c., 1 Balloon Street, Manchester M4 4BE

Organization

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

Paid Trustees

Rev. Graham John (Pastor) (until September 2024)

Wilfred (John) Matthews (Cleaner) (who stepped down as cleaner January 2024)

Activities

The Church has remained active and vibrant, providing charitable benefit locally, nationally, and internationally. We also live streamed our Sunday services, as well as opening our Wednesday bible study and prayer meeting to those who wanted to join via Zoom. The streaming of services and meetings has allowed those who are housebound due to old age or ill-health to continue to worship and fellowship with the Church, as well as providing access to others who do not live locally but derive benefit from joining us online.

Regular Meetings

The regular meetings on a Sunday and during the week, have continued throughout the year.

God has continued to bless us with ministry on a Sunday which has been a challenge, encouragement, and stimulus to our faith, as well as informative to those who are interested in knowing more and learning about the Christian faith. We are very thankful for our Pastor, Graham John, who faithfully studied and preached God's word to us week by week. Since Graham's retirement other men from inside and outside the congregation have filled the pulpit as we began the search for a new Pastor.

We have welcomed visitors from different parts of the country, as well as people from the local community, who now meet with us regularly. We also enjoy the regular company of students who are studying at Swansea's various universities and colleges.

Our meetings and events are open to all and were offered free of charge. All were staffed by volunteers. The meetings included Sunday School, Ladies' meeting, Bible study & prayer meeting, Gladiators (children's club), Footsteps (children's club), TAG (youth meeting), English Café (for students with English as second language) and the young people's bible study.

In January we held a week of prayer to commit the work of the church to God and pray for His blessing.

We offered hospitality to our students, who have the option to join a host each Sunday for a welcome in their home and a home-cooked meal.

We opened the Church on Friday mornings for free tea, coffee, cakes, snacks etc, as part of the local council "warm spaces" scheme. It has been our pleasure to welcome in many people from the local community. We also provided a mini food / toiletries bank on Friday mornings. Swansea City Council have provided some financial support towards the coffee morning.

Visiting Speakers

It is a privilege to hear the word of God preached by Christians from all over the UK and the wider world, and to hear reports on how God's work is progressing in other places. This allows us to be aware of the physical and spiritual needs of those outside of our own fellowship, for encouragement and to promote generosity to the needy and our own prayerfulness. Visiting speakers included Mark Barnes (Clydach), Steffan Jones (Pontardawe), Rhodri Brady (Alfred Place, Aberystwyth), David Beddows, Ian Parry (Cardiff), Sandor Keleman (Romania), Tom Baker (Llandrindod Wells), Ian Middlemist (Haverford West), Eifion Perkins (Pontardawe), Mervin & Kim, Adrian Brake and John Lutas (Asia Link).

Easter Activities

As well as our usual easter services, we were delighted to host 4 local schools who came to the Church to learn about Easter through our Easter Cracked events.

Christmas Activities

We held several activities over Christmas including a morning and evening carol service. We sang carols around a local housing estate and also at Swansea railway station. We held Christmas Wrapped Up! Events for local schools, where the children came to the church to learn about Christmas. We gave out invitations to our carol services. We held a Christmas morning service.

Compassion Fund

Due to the cost-of-living crisis we maintain a discretionary compassion fund (generously financed by the congregation) which could provide restricted Aldi shopping vouchers to regular attendees who genuinely needed help with the cost of groceries. (The restricted vouchers cannot be spent on alcohol, tobacco, or gambling / lottery). Access to this fund was regulated by a set of qualifying criteria and it was administered by a gatekeeper who faithfully ensured it was only used as intended.

Births, Deaths and Weddings

We were saddened to offer our condolences to David Tucker and his family on the passing of his father; to Sarah Harvey and her family on the passing of her grandfather and to Jean Beynon on the loss of a family member.

Carys Towers and Kai Davies were married at the Church on the 18th November.

Fellowship

One of the saddest aspects of our society is loneliness. Our church provides a warm welcome and friendship to all who seek it. We held a number of events to which we welcomed visitors. A Good Friday service, Christmas morning service, several local walks, a treasure hunt, games in the park, church-history trips, a light party (in place of Halloween), bonfire on the beach, a New Year's Eve party and several fellowship meals.

Mission

We have continued to support Christian Organizations and individual Christian workers in prayer and through financial support. Some of this support has been in the form of one-off gifts while others are supported on a regular basis.

As is our practice, several of our men regularly went out to preach in churches in South and West Wales offering support to churches without pastors, or simply as guest speakers.

We coordinated a ladies' evangelistic dinner in October, went out carol singing at High Street Station and local estates in December and held our own carol services and other outreach services in the church.

Special collections & Grants

We collected donated goods for the Waun Wen primary school pop-up shop, supporting local parents.

A church from London used our building for a camp in August, we donated our facilities gratis to this camp.

We made the following one-off grants during this financial year:

UFM Missionary Support	£425
EMF Missionary Support	£250

Asia Link	£650
EMF Bibles and blankets appeal, for Ukraine	£1,216
Grants to individuals (compassion fund and children's summer camp support)	£2,515

Resignation of trustees

Graham John gave notice of his retirement and resigned as a trustee on the 1st of September 2024.

Buildings & Facilities

Various members of the congregation worked on the church buildings during the year to help keep them safe and in good decorative order. We thank all those involved in keeping the buildings safe, in good repair and fit for purpose, especially those who give of their time, skills and energy freely on a voluntary basis.

We continue to strive to make sure the buildings are safe, in good repair and fit for purpose so that we can use them to help carry out our charitable aims and objectives.

The buildings were regularly heated, cleaned, and maintained. As owners of a Grade 2 star listed building, we make every effort to continue with a rolling programme of works to keep it in good order for the benefit of the charity and its work.

We thank our congregation for their generous giving that allows us to maintain our facilities.

Major works required on the buildings remain as follows. However, we feel we are making good progress on making the buildings sound and can only move at the pace our resources allow.

- Secondary glazing of main hall windows (to reduce heating costs) – we cannot double or triple-glaze because of our listed status.
- Replacement of the remaining old front section of the middle-hall roof including valleys and gully.
- Replacement or retrofit of the main church boiler
- Renewal of the upper left main hall windows (as facing the pulpit)
- Refurbishment of the ladies' toilets
- Dry lining in the middle hall where there is an issue with penetrating damp in the front walls.

Funding

Our funds are received mainly from the members and those attending our services. The trustees consider the financial position of the Charity to be satisfactory, and that sufficient and appropriate reserves are held to safeguard the future operations of the Charity.

Accounts 2023 / 2024

ACCOUNTS 2023 / 2024
EBENEZER BAPTIST CHURCH
SWANSEA
(1159628)

REGISTERED CHARITY NO. 1159628

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

EBENEZER BAPTIST CHURCH (SWANSEA)

CONTENTS

	PAGE
Officers and Professional Advisers	2
Report of the Trustees	3-5
Independent Examiners Report	6
Summary Receipts and Payments	7
Schedule to Receipts and Payments Account	8-9

EBENEZER BAPTIST CHURCH (SWANSEA)**OFFICERS AND PROFESSIONAL ADVISERS**

CHARITY NUMBER	1159628	
PRINCIPAL OFFICE	Cardigan House Castle Court Llansamlet Swansea SA7 9LA	
TRUSTEES	Jonathan Harvey Dr Emmanuel Owoso Frederick David Tucker	Wilfred John Matthews Daniel Phillip Towers Stephen Paul Watkins
INDEPENDENT EXAMINER	Bevan Buckland LLP Chartered Accountants Cardigan House Castle Court Swansea Enterprise Park Swansea SA7 9LA	

APPOINTMENT OF TRUSTEES

Ebenezer Baptist Church (Swansea) is a Charitable Incorporated Organisation.

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

EBENEZER BAPTIST CHURCH (SWANSEA)**REPORT OF THE BOARD OF TRUSTEES****FOR THE YEAR ENDED 31 MARCH 2024**

The trustees have pleasure in presenting their annual report together with financial statements for the year ended 31 March 2024.

The financial statements have been prepared on a receipts and payments basis and in accordance with the charity's governing document, applicable law and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

REGISTERED NAME

The name of the charity registered at the Charities Commission is Ebenezer Baptist Church (Swansea).

PRINCIPAL ACTIVITY

The principal activity is that of a Church including morning & evening Sunday Services Bible Study & Prayer Meeting Sunday School, children's & Young People's meetings Mother & Toddlers' Group Ladies' & Mens' Meetings Visiting and distribution of literature to local community Open Air literature stall Christianity Explored courses Support (financially, practically & in prayer) of other Christian workers/organizations in the UK & overseas.

FINANCIAL REVIEW

These comments apply to the Unrestricted - General fund which is used for most of the regular church activities.

For the reported year (2023/24) the officers agreed an income budget of £114,724. The actual income of £133,920 represents an increase of 22% over the previous year.

Total income in recent years has been: (Rounded to the nearest £100)

2022-2023	£109,200
2021-2022	£107,600
2020-2021	£102,800
2019-2020	£100,400
2018-2019	£103,400

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024
(CONTINUED)

The expenditure budget was £105,085 and the actual expenditure £107,405, representing an increase of 5% over the previous year. The income and reserves allowed for £24,500 to be repaid from the Mission Hall loans. Including this the expenditure was £131,905.

Total expenditure in recent years has been: (Rounded to the nearest £100)

2022-2023	£101,500
2021-2022	£ 94,600
2020-2021	£ 88,800
2019-2020	£107,100
2018-2019	£ 88,100

The trustees (officers) monitor the church finances monthly and aim to achieve a balance of income and expenditure over the financial year.

However, during the financial year, it was confirmed that our pastor, Rev. Graham John would be retiring on 31st August 2024. As a successor would need to be sought and employed, the Trustees only agreed a 6 month budget for the current year (2024/25, to 30th Sept 2024). This proposed an income of £63,518, and expenditure of £65,373 implying a small loss situation and reduction in reserves of £1,855 to £25,082. The budget for the remaining 6 months of the financial year (October to March) would be determined in September 2024.

In addition to our regular agreed support itemised in the summary we have made grants to:

Apr 2023	EMF	Special collection	£ 250
May 2023	UFM	Special collection	£ 425
Oct 2023	AsiaLink	Special collection	£ 650
Jan 2024	EMF, Ukraine	Winter appeal	£ 1,216

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024
(CONTINUED)

TRUSTEES

The Trustees who held office during the year were as follows:

Jonathan Harvey
Rev. Graham John
Wilfred John Matthews
Dr Emmanuel Owoso
Daniel Phillip Towers
Frederick David Tucker
Stephen Paul Watkins

No trustee has any financial interest in the charity.

The charity is governed by its charitable rules and is restricted to carrying out activities within its charitable objectives.

By order of the Board:



JONATHAN HARVEY

24/1/2025

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF
EBENEZER BAPTIST CHURCH (SWANSEA)**

I report on the accounts for the year ended 31 March 2024 set out on pages seven to nine.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Michael Jones
F. C. C. A
Bevan Buckland LLP
Cardigan House
Castle Court
Swansea Enterprise Park
Swansea
SA7 9LA

EBENEZER BAPTIST CHURCH (SWANSEA)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Unrestricted Funds for the financial year ending on 31st March 2024

Receipts	2023-24	2022-23	Notes
Gift Aid	89,677	72,678	
Tax Recovered on Gift Aid	22,745	16,262	1
non-Gift Aid	21,498	20,255	
Total Receipts	£ 133,920	£ 109,195	
Payments	2023-24	2022-23	Notes
EMW / MEC	1,000	1,000	
AsiaLink	1,200	1,200	
UFM	4,200	4,200	
EMF (Sandor Keleman)	6,000	5,650	
UFM (Alan Davey)	3,000	3,000	
PTI (Pastor Training International)	1,375	1,500	
UCCF	1,200	1,200	
Union (WEST)	1,100	1,100	
UFM (Heledd Job)	3,000	3,000	
Non-UK Support	-	365	2
CBW (Christian Books Worldwide)	1,000	1,000	
PHM (Port Harcourt Mission)	900	900	
UK Support	540	672	3
Flowers / Catering	714	921	
Advertising	1,255	3,408	
Youth Work	1,521	2,102	
Salaries - Pastor	30,581	29,474	
Manse Charges	10,236	9,237	
Pension Scheme	3,966	3,894	
Pastor/ Elder Expenses	1,106	941	
Visiting Speakers	1,362	690	
Buildings - Maintenance	10,076	6,548	4
Salaries - Others	6,757	6,050	
Premises Insurance	3,192	2,850	
Organ Maintenance	-	478	
Library	1,036	1,273	
Utilities	8,996	6,825	5
Office expenses	2,092	2,066	
Total payments	£ 131,905	£ 101,544	
Net of receipts / payments	£ 2,015	£ 7,651	
Transfers between funds	(£ 35,717)	(£ 35,717)	6 & 7
Opening cash funds	£ 21,084	£ 49,150	
Closing cash funds	£ 26,501	£ 21,084	

EBENEZER BAPTIST CHURCH (SWANSEA)
SCHEDULE TO RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

Restricted Funds for the financial year ending on 31st March 2024

Receipts	2023-24	2022-23	Notes
Gift Aid (HMRC & Stewardship)	865	33,700	
Tax recovered on Gift Aid	216	10,278	
non-Gift Aid	3,241	43,946	
Rent	9,425	7,685	
Grant	980	4,900	
Gift Aid (HMRC & Stewardship)	865	33,700	
Total Receipts	£ 14,727	£ 100,509	
Payments	2023-24	2022-23	Notes
Non-UK Support (Spec. collections)	2,116	2,271	
UK Support (Spec. collection, Ladies' meal)	3,360	-	
Building Improvements	-	125,307	
Building Maintenance (Chapel house)	1,518	114	
Professional fees (Chapel house)	120	-	
Compassion ministry	1,638	650	
Office expenses	58	6	
Flowers / Catering (Warm spaces related)	554	170	
Total payments	£ 9,364	£ 128,518	
Net of receipts / payments	£ 5,363	(£ 28,009)	
Transfers between funds	(£ 3,402)	£ 35,717	6 & 7
Opening cash funds	£ 37,026	£ 29,319	
Closing cash funds	£ 38,987	£ 37,026	

Restricted funds totals:

Chapel House: £ 4,753, Assistant Pastor: £ 31,550, Compassion: £ 2,648, Warm spaces: £ 36

Special collections/gifts:

Mervyn and Kim following visit (£425)

Adam Urban (EMF, £250)

Asia Link, following visit (£650)

EMF Bibles and blankets appeal (£1,216)

EBENEZER BAPTIST CHURCH (SWANSEA)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 MARCH 2024

Cash Funds	Unrestricted	Restricted
Current Account	£26,937	£38,987
Liabilities	None	None

Assets retained for the church

Church Building	£2,539,000	(Insurance rebuild valuation 10/01/22)
Organ	£ 206,000	
Equipment & Fittings	£ 5,044	

Notes to the accounts:

(1) The increase in Gift Aid is largely explained by 3 of the loans being paid back, and then re-gifted to the church of a larger than normal amount.

(2) The income funds transfer is made up of rental income being periodically moved back to the general fund, and contributions to the church utilities from the Warm spaces fund.

(3) Advertising was reduced due to changes in arrangements in what was given out in December.

(4) No organ maintenance (tuning) occurred during the FY 2023/24 despite arrangements to do so.

(5) Utilities continued on the trajectory set the previous year, they are expected to be much reduced this coming FY year (2024/25) due to new rate contracts.

(6) At the start of the 2023/24 year, 5 * £2K repayments were made equally across the mission hall loans. In due course, 3 of the loans were regifted at request (i.e. paid back to the lender, but then the amount gifted back to the church). Another was repaid at request. At the end of the financial year, only one loan remained to the value of £5,500.

(7) The monthly rental income was in each financial year shown above, however, due to timing, the 2023/24 FY contains 13 months of rent.

(8) A further grant was received from Swansea Council towards the Warm spaces / coffee morning work.

(9) There were no building improvements this year from restricted funds, whereas in the previous year the Mission Hall work was undertaken.

(10) There have been a number of expenses relating to Chapel house in the last FY, including agent fees from Dawsons for updating contract agreements; replacing the oven etc.



JONATHAN HARVEY
24/1/2025

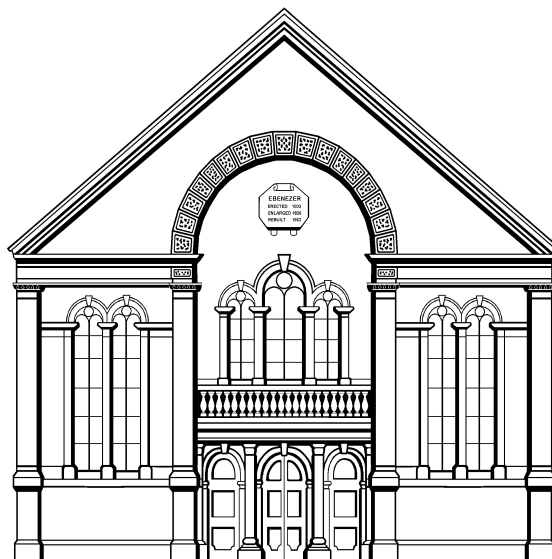
EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales - Charity number 1159628

Accounts

EBENEZER BAPTIST CHURCH

(a Registered Charitable Incorporated Organisation in England & Wales - Number: 1159628)



Ebenezer Street, Swansea

Website: www.ebenezer.org.uk

Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31st March 2023

Contents

Charity Objectives.....	3
Charity Details	4
Address of The Charity:	4
Correspondence Address	4
Trustees of Ebenezer Baptist Church	4
Holding Trustees.....	4
Independent Examiner	4
Bank Address	4
Organization	4
Paid Trustees	4
Activities	5
Regular Meetings.....	5
Visiting Speakers.....	5
Easter Activities	5
Christmas Activities	5
Compassion Fund	6
Births and Deaths	6
Fellowship.....	6
Mission	6
Special collections & Grants	6
Resignation of trustees.....	7
Buildings & Facilities	7
Funding	7
Accounts 2022 / 2023.....	8

EBENEZER BAPTIST CHURCH, SWANSEA

TRUSTEES ANNUAL REPORT 2022/2023

The trustees have pleasure in presenting their report and financial statements for the year ending 31st March 2023. The trustees believe that the financial statements comply with current statutory requirements and the Charity's governing documents.

Charity Objectives

- (1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Swansea and the surrounding neighbourhood; and
- (2) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

It does this for the public benefit by means of its main activities which are as follows.

- Regular morning and evening Sunday public Services of worship
- Visiting preachers, missionaries, and speakers
- Sunday School
- Friday evening children's and Young People's meetings
- Ladies' Meetings on Tuesday afternoons
- Bible Study & Prayer meeting on Wednesday evenings
- Young People's bible study (late teens / students) on a Sunday afternoon
- Visiting of and distribution of literature to the local community
- Support (financially, practically and in prayer) of other Christian workers/organizations in the UK and overseas.
- Other free-to-attend events such as Carol Services, special interest meetings and outings
- Easter Cracked and Christmas Wrapped up events for schools
- Hospitality to students
- Supporting families financially to send children attending the Church to EMW camps
- Monthly tutoring of a ministerial student
- Attendance at AECW (Associating Evangelical Churches of Wales) conferences and events
- Providing financial support to the AECW, the EMW (Evangelical Movement of Wales) and Union Theological college (Bridgend). All three organisations greatly support the reformed evangelical church in Wales financially and practically as well as training pastors and workers for the future.
- Donations of goods to the Waun Wen primary school pop-up shop.
- Warm space / coffee morning every Friday morning

Charity Details

Address of The Charity:

Ebenezer Baptist Church, Ebenezer Street, Swansea, SA1 5BJ

Correspondence Address

Mr. Daniel Towers, 5 Clos-Yr-Allt, Townhill, Swansea SA1 6RD

Trustees of Ebenezer Baptist Church

At the time of this report:

Elders: Rev. Graham John (Pastor), Mr. Alwyn Roberts, Mr David Tucker, Dr Emmanuel Owoso.

Mr Alwyn Roberts stepped down as an Elder and Trustee June 2022. He has served the church faithfully as a trustee, Elder and Deacon for many years. We wholeheartedly thank him for his faithful service over many years.

Deacons: Mr. Jonathan Harvey (New Treasurer), Mr. Daniel Towers (Secretary), Mr. David West (Treasurer), Mr. Paul Watkins, Mr John Matthews

Mr David West stepped down as a Deacon and Trustee during September 2022. He has served the church faithfully as a Deacon and treasurer for many years. We wholeheartedly thank him for his faithful service over many years. Mr John Harvey was appointed as Treasurer in his place.

Holding Trustees

There is no longer a holding trustee. Ebenezer Baptist Church (Swansea) became a Charitable Incorporated Organisation (herein referred to as CIO)

Independent Examiner

The independent examiner for Ebenezer Baptist Church at the time of this report is: **Michael Jones**

Bevan Buckland LLP, Langdon House, Langdon Road, Swansea Waterfront SA1 8QY

Bank Address

Lloyds Bank - 802 Oxford St, Swansea SA1 3AF

Organization

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

Paid Trustees

Rev. Graham John (Pastor)

Wilfred (John) Matthews (Cleaner)

Activities

The Church has remained active and vibrant, providing charitable benefit locally, nationally, and internationally, and during this reporting period we returned to full normality, resuming almost all our in-person meeting and events after the disruption caused by COVID. We also continued with live streaming our Sunday services, as well as opening our Wednesday bible study and prayer meeting to those who wanted to join via Zoom. The streaming of services and meetings has allowed those who are housebound due to old age or ill-health to continue to worship and fellowship with the Church.

Regular Meetings

The regular meetings on a Sunday and during the week, have continued throughout the year.

God has continued to bless us with ministry on a Sunday which has been a challenge, encouragement, and stimulus to our faith, as well as informative to those who are interested in knowing more and learning about the Christian faith. We are very thankful for our Pastor, Graham John, who faithfully studies and preaches God's word to us week by week. We have safely welcomed visitors from different parts of the country, as well as people from the local community, who now meet with us regularly. We also enjoy the regular company of students who are studying at Swansea's various universities and colleges. It has been a pleasure to resume offering hospitality to our students, who now have the option to join a host each Sunday for a welcome in their home and a home-cooked meal. In November 2022 we began to open the Church on Friday mornings for free tea, coffee, cakes, snacks etc, becoming part of the local council "warm spaces" scheme. It has been our pleasure to welcome in many people from the local community.

Our meetings and events are open to all and were offered free of charge. All were staffed by volunteers. The meetings included Sunday School, Ladies' meeting, Bible study & prayer meeting, Gladiators (children's club), Footsteps (children's club), TAG (youth meeting) and the young people's bible study (formerly, the Apprentices group).

In January we held a week of prayer to commit the work of the church to God and pray for His blessing.

Visiting Speakers

It is a privilege to hear the word of God preached by Christians from all over the UK and the wider world, and to hear reports on how God's work is progressing in other places. This allows us to be aware of the physical and spiritual needs of those outside of our own fellowship, for encouragement and to promote generosity to the needy and our own prayerfulness. Conrad Pomeroy (Dudley) preached to us in May. David Hales (Neath Abbey) preached to us in July. John Lutas of Asia Link spoke to us in September. Adrian Brake (Carmarthen) led our special services in November. An EMF missionary from Romania spoke with us in November. Alan & Pat Davey (Beaux France) spoke to us in January. John Wolley spoke to us in February as we met with other AECW churches. Paul Whitely (Emmanuel Baptist Church, Cardiff) preached to us in March. Adam Urban (a pastor in Poland) spoke with us in March.

Easter Activities

As well as our usual easter services, we were delighted to host local schools who came to the Church to learn about Easter through our Easter Cracked events.

Christmas Activities

We held several activities over Christmas including a morning and evening carol service. We sang carols around 2 local housing estates. We held Christmas Wrapped Up! Events for local schools, where the

children came to the church to learn about Christmas. We distributed a large number of "Ask!" magazines in the local area (produced by the EMW) along with invitations to our carol services. We held a Christmas morning service. A local primary School used our building gratis for their carol service.

Compassion Fund

Due to the cost-of-living crisis we began a discretionary compassion fund (generously financed by the congregation) which could provide restricted Aldi shopping vouchers to regular attendees who genuinely needed help with the cost of groceries. (The restricted vouchers cannot be spent on alcohol, tobacco, or gambling / lottery). Access to this fund was regulated by a set of qualifying criteria and it was administered by a gatekeeper who faithfully ensured it was only used as intended.

Births and Deaths

We congratulated Dave & Angela and Alan & Mary Levy on becoming grand and great grandparents again. Nathan and Amanda Levy were blessed with the safe arrival of a baby boy, Boaz David. We wished them every blessing.

We congratulated Leanne Rees on the birth of her grandson, Reuben Marcus Rees, and Wished Luke and Lauren every blessing.

We were saddened to offer our condolences to Tom Webb and his family on the passing of his stepfather; to Jon Harvey and his family on the passing of his grandmother; to Beryl Richards and her family on the passing of her brother in law; and to Gloria Joseph and her family on the passing of her sister.

Fellowship

One of the saddest aspects of our society is loneliness. Our church provides a warm welcome and friendship to all who seek it. We met as a church in Cwmdonkin park for our annual church outing during July. This event was well attended and enjoyed by all. Several families joined us who do not usually attend the church.

Mission

We have continued to support Christian Organizations and individual Christian workers in prayer and through financial support. Some of this support has been in the form of one-off gifts while others are supported on a regular basis.

As is our practice, several of our men regularly went out to preach in churches in South and West Wales offering support to churches without pastors, or simply as guest speakers.

Special collections & Grants

We held special collections to help cover the costs of the complete refurbishment of the mission hall and kitchen, making them fit for continued use. This required raising funds in the order of £130,000. The financial burden this placed on the congregation precluded the trustees from asking them to make donations towards any other special collections during this period. In the prior period the congregation had already given very generously towards oxygen generating equipment for hospitals in India (needed because of COVID), and financial support of Ukrainian refugees.

We collected donated goods for the Waun Wen primary school pop-up shop.

Resignation of trustees

Alwyn Roberts and David West resigned as trustees during this period. We thanked them for their valued contribution to the church over many years. Jon Harvey was appointed Treasurer in Dave's place.

Buildings & Facilities

Various members of the congregation worked on the church buildings during the year to help keep them safe and in good decorative order. We thank all those involved in keeping the buildings safe, in good repair and fit for purpose, especially those who give of their time, skills and energy freely on a voluntary basis.

We continue to strive to make sure the buildings are safe, in good repair and fit for purpose so that we can use them to help carry out our charitable aims and objectives.

The buildings were regularly heated, cleaned, and maintained. As owners of a Grade 2 star listed building, we make every effort to continue with a rolling programme of works to keep it in good order for the benefit of the charity and its work.

Sadly, our mission hall and adjoining kitchen deteriorated to a point where they were no longer fit for purpose (just from age and heavy use). We raised around £130,000 from the congregation in the form of gifts and loans to cover the cost of this work. We also received a small grant from the James Pantyfedwen Foundation. The work began on the mission hall in April 2022, and was completed several months later to a high standard. We are delighted with our new mission hall and kitchen, and both have been used extensively since the work was completed. The hall is now warm and in good condition, and we are not embarrassed to invite in visitors or to use it for events.

It is becoming apparent that our Church boiler may need replacing soon. Major works required on the buildings remain as follows. However, we feel we are making good progress on making the buildings sound and can only move at the pace our resources allow.

- Secondary glazing of main hall windows (to reduce heating costs) – we cannot double or triple-glaze because of our listed status.
- Replacement of the main church boiler
- Renewal of the upper left main hall windows (as facing the pulpit)
- Refurbishment of the ladies' toilets
- Dry lining in the middle hall where there is an issue with penetrating damp in the front walls.

Funding

Our funds are received mainly from the members and those attending our services. The trustees consider the financial position of the Charity to be satisfactory, and that sufficient and appropriate reserves are held to safeguard the future operations of the Charity.

Accounts 2022 / 2023

ACCOUNTS 2022 / 2023
EBENEZER BAPTIST CHURCH
SWANSEA
(1159628)

REGISTERED CHARITY NO. 1159628

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

EBENEZER BAPTIST CHURCH (SWANSEA)

CONTENTS

	PAGE
Officers and Professional Advisers	2
Report of the Trustees	3-5
Independent Examiners Report	6
Summary Receipts and Payments	7
Schedule to Receipts and Payments Account	8-9

EBENEZER BAPTIST CHURCH (SWANSEA)**OFFICERS AND PROFESSIONAL ADVISERS**

CHARITY NUMBER	1159628	
PRINCIPAL OFFICE	Cardigan House Castle Court Llansamlet Swansea SA7 9LA	
TRUSTEES	Rev. Graham John Dr Emmanuel Owoso Jonathan Harvey Daniel Phillip Towers	Wilfred John Matthews Frederick David Tucker Stephen Paul Watkins David John West
INDEPENDENT EXAMINER	Bevan Buckland LLP Chartered Accountants Cardigan House Castle Court Swansea Enterprise Park Swansea SA7 9LA	

APPOINTMENT OF TRUSTEES

Ebenezer Baptist Church (Swansea) is a Charitable Incorporated Organisation.

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

EBENEZER BAPTIST CHURCH (SWANSEA)**REPORT OF THE BOARD OF TRUSTEES****FOR THE YEAR ENDED 31 MARCH 2023**

The trustees have pleasure in presenting their annual report together with financial statements for the year ended 31 March 2023.

The financial statements have been prepared on a receipts and payments basis and in accordance with the charity's governing document, applicable law and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

REGISTERED NAME

The name of the charity registered at the Charities Commission is Ebenezer Baptist Church (Swansea).

PRINCIPAL ACTIVITY

The principal activity is that of a Church including morning & evening Sunday Services Bible Study & Prayer Meeting Sunday School, children's & Young People's meetings Mother & Toddlers' Group Ladies' & Mens' Meetings Visiting and distribution of literature to local community Open Air literature stall Christianity Explored courses Support (financially, practically & in prayer) of other Christian workers/organizations in the UK & overseas.

FINANCIAL REVIEW

These comments apply to the Unrestricted – General fund which is used for most of the regular church activities.

For the reported year (2022/23) the officers agreed an income budget of £106,400. The actual income of £109,195 represents an increase of 1.5% over the previous year.

Total income in recent years has been: (Rounded to the nearest £100)

2021-2022	£107,600
2020-2021	£102,800
2019-2020	£100,400
2018-2019	£103,400
2017-2018	£91,700

EBENEZER BAPTIST CHURCH (SWANSEA)**REPORT OF THE BOARD OF TRUSTEES****FOR THE YEAR ENDED 31 MARCH 2023****– CONTINUED**

The expenditure budget was £148,300 and the actual expenditure of £137,261 represents an increase of 7% over the previous year. The budget and actual expenditures include transfers to the Mission Hall Restricted Fund.

Total expenditure in recent years has been: (Rounded to the nearest £100)

2021-2022	£94,600
2020-2021	£88,800
2019-2020	£107,100
2018-2019	£88,100
2017-2018	£95,000

The trustees (officers) monitor the church finances monthly and aim to achieve a balance of income and expenditure over the financial year.

For the current year (2022-2023) the Officers have agreed an income budget of £115,900 and an expenditure budget of £114,500 implying a profit situation and an increase in reserves by £1,400 to £22,484.

In addition to our regular agreed support itemised in the summary we have made grants to :

EMF	£135	Special Collection
EMF, Ukraine	£2,136	Refugee appeal

EBENEZER BAPTIST CHURCH (SWANSEA)
REPORT OF THE BOARD OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023
– CONTINUED

TRUSTEES

The Trustees who held office during the year were as follows:

Rev. Graham John	Wilfred John Matthews
Dr Emmanuel Owoso	Frederick David Tucker
Jonathan Harvey	Stephen Paul Watkins
Daniel Phillip Towers	David John West

No trustee has any financial interest in the charity.

The charity is governed by its charitable rules and is restricted to carrying out activities within its charitable objectives.

By order of the Board:

.....Rev. Graham John

10/1/2024.....Date

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF

EBENEZER BAPTIST CHURCH (SWANSEA)

I report on the accounts for the year ended 31 March 2023 set out on pages seven to nine.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....

Michael Jones
A. C. C. A
Bevan Buckland LLP
Cardigan House
Castle Court
Swansea Enterprise Park
Swansea
SA7 9LA

EBENEZER BAPTIST CHURCH (SWANSEA)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Unrestricted Funds for the financial year ending on 31st March 2023

Receipts	2022-23	2021-22	Notes
Gift Aid	72,678	70,236	
Tax Recovered on Gift Aid	16,262	19,840	1
non-Gift Aid	20,255	17,570	
Total Receipts	£ 109,195	£ 107,646	
Payments	2022-23	2021-22	Notes
EMW / MEC	1,000	1,000	
AsiaLink	1,200	600	
UFM (Mervyn Neal)	4,200	4,200	
EMF (Sandor Keleman)	5,650	5,400	
UFM (Alan Davey)	3,000	3,000	
PTI (Pastor Training International)	1,500	1,500	
UCCF	1,200	1,200	
Union (WEST)	1,100	1,100	
UFM (Heledd Job)	3,000	2,750	
Non-UK Support	365	5,475	2
CBW (Christian Books Worldwide)	1,000	1,000	
PHM (Port Harcourt Mission)	900	660	
UK Support	672	6,727	3
Flowers / Catering	921	244	
Advertising	3,408	136	
Youth Work	2,102	237	
Salaries - Pastor	29,474	27,515	
Manse Charges	9,237	9,237	
Pension Scheme	3,894	3,669	
Pastor/ Elder Expenses	941	585	
Visiting Speakers	690	790	
Buildings - Maintenance	6,548	2,897	4
Salaries - Others	6,050	5,806	
Premises Insurance	2,850	2,548	
Organ Maintenance	478	0	
Library	1,273	395	
Utilities	6,825	3,341	5
Office expenses	2,066	2,656	
Total payments	£ 101,544	£ 94,667	
Net of receipts / payments	£ 7,651	£ 12,979	
Transfers between funds	(£ 35,717)	£ 0	6 & 7
Opening cash funds	£ 49,150	£ 36,171	
Closing cash funds	£ 21,084	£ 49,150	

EBENEZER BAPTIST CHURCH (SWANSEA)
SCHEDULE TO RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

Restricted Funds for the financial year ending on 31st March 2023

Receipts	2022-23	2021-22	Notes
Gift Aid - Stewardship	0	200	
Gift Aid - HMRC	33,700	21,850	
Tax recovered on Gift Aid	10,278	2,787	
non-Gift Aid	43,946	6,306	
Rent	7,685	8,820	
Grant	4,900	0	
Total Receipts	£ 100,509	£ 44,963	
Payments	2022-23	2021-22	Notes
Non-UK Support	2,271	15,243	
Relief Agencies	0	16,755	
Building Improvements	125,307	0	
Building Maintenance	114	182	
Utilities	0	-284	
Compassion ministry	650	0	
Office expenses	6	0	
Flowers / Catering	170	0	
Total payments	£ 128,518	£ 94,667	
Net of receipts / payments	(£ 28,009)	£ 8,067	
Transfers between funds	£ 35,717	£ 0	6 & 7
Opening cash funds	£ 29,319	£ 21,252	
Closing cash funds	£ 37,027	£ 29,319	

Restricted funds totals:

Chapel House: £ 1,000, Assistant Pastor: £ 31,550, Compassion: £ 4,286, Warm spaces: £ 190

EBENEZER BAPTIST CHURCH (SWANSEA)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 MARCH 2023

Cash Funds	Unrestricted	Restricted
Current Account	£21,084	£37,027
Liabilities	None	None

Assets retained for the church

Church Building	£2,539,000	(Insurance rebuild valuation 10/01/22)
Organ	£ 206,000	
Equipment & Fittings	£ 5,044	

Notes to the annual accounts:

(1) The gift aid claim for July 2022 was not paid due to administrative issues during the treasurer handover. It was received in April 2023 for £1,822.

(2,3) As has been commented previously this last year has seen a significant drop in the amount donated to non-uk and uk based endeavours, i.e. causes we don't already regularly support.

(4) As usage of the building increased post-lockdowns, a number of maintenance tasks were required, including roofing and electrics.

(5) Our utility bills doubled last spring due to the ongoing conflict in Ukraine.

(6) Significant amounts were transferred into the restricted funds including: £48,000 towards the mission hall work.

(7) The outgoing funds from restricted included the contribution of the Warm Spaces fund towards our utilities; the reallocation of Chapel House rental income, and the remainder of the money from the Chapel House project.

 Rev. Graham John

10/1/2024 Date



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's
report on the accounts**

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Ebenezer Baptist Church (Swansea)		
On accounts for the year ended	31 st March 2023	Charity no (if any)	1159628
Set out on pages	1 and 2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/22.

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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:		Date:	11/01/2024
Name:	Michael Jones		
Relevant professional qualification(s) or body (if any):	A.C.C.A		
Address:	Bevan Buckland LLP		
	Langdon House, Langdon Road, Swansea SA1 8QY		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

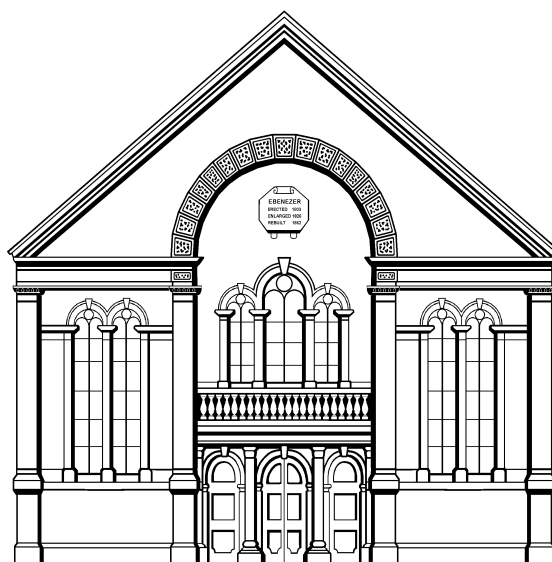
EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales - Charity number 1159628

Accounts

EBENEZER BAPTIST CHURCH

(a Registered Charitable Incorporated Organisation in England & Wales - Number: 1159628)



Ebenezer Street, Swansea

Website: www.ebenezer.org.uk

Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31st March 2022

Contents

Charity Objectives.....	3
Charity Details	4
Address of The Charity:	4
Correspondence Address	4
Trustees of Ebenezer Baptist Church	4
Holding Trustees.....	4
Independent Examiner	4
Bank Address	4
Organization	4
Paid Trustees	4
Activities	5
Regular Meetings.....	5
Visiting Speakers.....	6
Easter Activities	6
Christmas Activities	6
Births and Deaths	6
Fellowship.....	6
Mission	6
Special collections & Grants	7
Resignation of trustees.....	7
Buildings & Facilities	7
Funding	7
Accounts 2020 / 2021.....	8

EBENEZER BAPTIST CHURCH, SWANSEA

TRUSTEES ANNUAL REPORT 2021/2022

The trustees have pleasure in presenting their report and financial statements for the year ending 31st March 2022. The trustees believe that the financial statements comply with current statutory requirements and the Charity's governing documents.

Charity Objectives

- (1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Swansea and the surrounding neighbourhood; and
- (2) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

It does this for the public benefit by means of its main activities which are as follows. Those denoted with a * have been partially held on-line due to the pandemic and in the building when permissible. Those with a (p) are paused until we can safely continue with them.

- Regular morning and evening Sunday public Services of worship *
- Visiting preachers, missionaries, and speakers
- Sunday School *
- Friday evening children's and Young People's meetings *
- Mother and Toddlers' Group on Monday morning (p)
- Ladies' Meetings on Tuesday afternoons *
- Bible Study & Prayer meeting on Wednesday evenings *
- English Classes on Thursday evenings (p)
- Monthly daytime Men's Meetings *
- Regular House Group Meetings (p)
- Visiting of and distribution of literature to the local community
- Support (financially, practically and in prayer) of other Christian workers/organizations in the UK and overseas.
- Other free-to-attend events such as Carol Services and special interest meetings
- Easter Cracked and Christmas Wrapped up (p) events for schools
- Hospitality to students (p)
- Monthly tutoring of a ministerial student*
- Attendance at AECW (Associating Evangelical Churches of Wales) conferences and events.

Charity Details

Address of The Charity:

Ebenezer Baptist Church, Ebenezer Street, Swansea, SA1 5BJ

Correspondence Address

Mr. Daniel Towers, 5 Clos-Yr-Allt, Townhill, Swansea SA1 6RD

Trustees of Ebenezer Baptist Church

At the time of this report:

Elders: Rev. Graham John (Pastor), Mr. David Evans, Mr. Alwyn Roberts, Mr David Tucker, Dr Emmanuel Owoso.

Mr David Evans stepped down as an Elder and Trustee November 2021. He has served the church faithfully as a trustee, Elder and Deacon for many years. We wholeheartedly thank him for his faithful service over many years.

Deacons: Mr. Jonathan Harvey, Mr. Daniel Towers (Secretary), Mr. David West (Treasurer), Mr. Paul Watkins, Dr Emmanuel Owoso, Mr John Matthews (Dr Owoso became an elder in March 2022)

Holding Trustees

There is no longer a holding trustee. Ebenezer Baptist Church (Swansea) became a Charitable Incorporated Organisation (herein referred to as CIO)

Independent Examiner

The independent examiner for Ebenezer Baptist Church at the time of this report is: **Henry Lloyd Davies**

Bevan Buckland LLP, Langdon House, Langdon Road, Swansea Waterfront SA1 8QY

Bank Address

Lloyds Bank - 802 Oxford St, Swansea SA1 3AF

Organization

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

Paid Trustees

Rev. Graham John (Pastor)

Wilfred (John) Matthews (Cleaner)

Activities

Despite the Covid 19 (Coronavirus) pandemic we have remained an active and vibrant church, providing charitable benefit locally, nationally, and internationally.

Regular Meetings

The regular meetings on a Sunday and during the week, have continued throughout the year.

The church went to great lengths to allow in-building meetings to continue safely. Socially distanced, allocated seating was provided, along with regular cleaning, sanitization gel, masks, and the like. All guidelines provided by the Welsh Assembly Government were carefully followed. We are thankful to God that very few in our congregation have been affected by Covid. We thank those who volunteered to arrange the allocated seating every week to ensure everyone was sat safely. The evening service moved back to the building on the 4th of July. Communion was held safely using special "covid" packs of individual cups of wine, incorporating a wafer into the lid.

Singing has been greatly affected by the pandemic. We have mimed along to congregational singing broadcast on our screens, and then sung quietly behind masks once we were permitted to do so. It was good to eventually be allowed to sing again.

It has been a year of transition for us as we have gradually moved out of covid and back to normality. We continue to offer socially distanced seating for those who want to use it.

Members who have no internet at home were provided with sim-card enabled Samsung tablets to be able to join in the Sunday services on YouTube and the Ladies' fellowship and prayer meeting & bible study via Zoom.

God has continued to bless us with ministry on a Sunday which has been a challenge, encouragement, and stimulus to our faith, as well as informative to those who are interested in knowing more and learning about the Christian faith. We are very thankful for our Pastor, Graham John, who faithfully studies and preaches God's word to us week by week. We have safely welcomed visitors from different parts of the country, as well as people from the local community, who now meet with us regularly. We also enjoy the regular company of students who are studying at Swansea's various universities and colleges. Sadly, we have been unable to extend hospitality to the students in the form of Sunday meals with church families due to the pandemic, but every effort has been made to stay in touch and offer help where required. We will resume student hospitality as soon as it is safe and permissible to do so.

Several meetings ran throughout the week during term time. Some were on Zoom and others in person, as we transitioned back to meeting face to face. These meetings were open to all and were offered free of charge. All were staffed by volunteers. The meetings included Sunday School, Men's daytime fellowship, Ladies' meeting, Bible study & prayer meeting, Gladiators (children's club), Footsteps (children's club), TAG (youth meeting) and the Apprentices group. Sadly, we were unable to restart the Busy Bees toddlers' group for various reasons, and we thank those who volunteered to run it over many years. We aim to restart this group when we can. The youth meetings we held outdoors whenever possible.

In January we held a week of prayer to commit the work of the church to God and pray for His blessing.

We ran a "passion for life" course to help us develop ourselves as individuals in sharing the good news about Jesus with others. The tract stand outreach resumed in November.

Visiting Speakers

It is a privilege to hear the word of God preached by Christians from all over the UK and the wider world, and to hear reports on how God's work is progressing in other places. This allows us to be aware of the physical and spiritual needs of those outside of our own fellowship, for encouragement and to promote generosity to the needy and our own prayerfulness. David Beddows (Neath) preached on the 2nd of May. Heledd Job (Ireland) spoke with us about her work amongst the students on the 5th of May. John Lutas from Asia Link joined us on Wednesday 15th Sept. July the 18th Rev Eifion Perkins (Noddfa) took our services. Adam Urban (Siedlce Poland) and Andrew Birch (director of the European Missionary Fellowship) joined us in November. On January 26th Ben and Esther Smith spoke to us about their work with Casa Mea in Moldova. On February 20th Sam Oldridge (Wrexham) took our services. On March 13th Ian Middlemist (Haverfordwest) took our services.

Easter Activities

We were unable to run Holiday Bible Club or Easter Cracked in 2021 due to the pandemic. However, during March 2022 we began planning for Easter Cracked (where schools visit the church to learn about the Easter story), and safely welcomed Waunwen, Gendros and Bryn-y-Mor schools to the church just before the end of the financial year.

Christmas Activities

Our regular Christmas activities were cancelled due to the pandemic. We held a Carol on Sun, 19 December and a Christmas morning service.

We distributed some 2,000 "Ask" magazines in the area, sharing the good news of Christmas with our neighbours.

We enjoyed a New Year's Eve get-together on Zoom, providing an opportunity for fellowship for families, individuals and those who otherwise would see the New Year in alone.

Births and Deaths

We congratulated David and Gaynor Bartlett on becoming grandparents again. We congratulated Dave and Ann Evans on becoming grandparents again. Sonya Jones was called home to be with her Saviour during the winter. We shall miss her. Her funeral took place on January 6th. We held a memorial service for John Rowlands in September (the first opportunity after the pandemic).

Fellowship

Is as much as the pandemic would allow us, we provided opportunities for fellowship. Loneliness has been one of the saddest features of the pandemic, and generally of today's society. Our church provides a warm welcome and friendship to all who seek it. We met as a church in Cwmdonkin park for our annual church outing during the summer. This covid-safe event was well attended and enjoyed by all. Several families joined us who do not usually attend the church.

Mission

We have continued to support Christian Organizations and individual Christian workers in prayer and through financial support. Some of this support has been in the form of one-off gifts while others are supported on a regular basis.

As is our practice, around 8 of our men regularly went out to preach in churches in South and West Wales offering support to churches without pastors, or simply as guest speakers.

Special collections & Grants

Around the 16th of May, following a special collection from the congregation, we sent a gift of £17,060 to Kachwa hospital in India where a missionary couple we support are based. The gift was for the purchase of oxygen generating equipment to provide them with and other local medical establishments with a reliable supply of oxygen for treating covid patients. We thank the congregation for their generosity in this matter.

On Sunday, July 25th we held a special collection to relieve the suffering of Christians in Moldova

Following what we heard from Asia Link in the prayer meeting, we held special collection on Sunday the 26th and 3rd of October to support the work. We raised a gift of £1,500 to purchase motorbikes to allow pastors to travel between churches and visit their congregations.

On Sundays 6th, 13th, and 20th of March 2022 we held special collections to raise money for the EMF 50,000 Euro campaign to help alleviate suffering caused by the war in Ukraine. As a church we are deeply saddened by what has happened in Ukraine. The EMF (European Missionary Fellowship) distributed the gifts to known and trusted pastors and missionaries in the areas around Ukraine as they try to provide food, shelter and comfort to those fleeing the war.

Resignation of trustees

David Evans resigned as a trustee during this period. We thank him for his valuable contribution to the church over many years as a Deacon, Elder and Trustee. Emmanuel Owoso was set aside as an Elder, changing his role from deacon during the year.

Buildings & Facilities

Various members of the congregation worked on the church buildings during the year to help keep them safe and in good decorative order. We thank all those involved in keeping the buildings safe, in good repair and fit for purpose, especially those who give of their time, skills and energy freely on a voluntary basis.

We continue to strive to make sure the buildings are safe, in good repair and fit for purpose so that we can use them to help carry out our charitable aims and objectives.

It is a very large building, and various jobs could be carried out safely, even during the pandemic. The buildings were regularly heated, cleaned, and maintained even when they were not in use. As owners of a Grade 2 star listed building, we make every effort to continue with a rolling programme of works to keep it in good order for the benefit of the charity and its work. Sadly, the mission hall and adjoining kitchen deteriorated to a point where they were no longer fit for purpose. We began the process of raising the £130,000 needed to begin a complete renovation of both in April 2022.

Funding

Our funds are received mainly from the members and those attending our services. The trustees consider the financial position of the Charity to be satisfactory, and that sufficient and appropriate reserves are held to safeguard the future operations of the Charity

Accounts 2020 / 2021

ACCOUNTS 2021 / 2022
EBENEZER BAPTIST CHURCH
SWANSEA
(1159628)

Ebenezer Baptist Church, Swansea (1159628)

Unrestricted Funds For the financial year ended on 31st March 2022

Receipts	2021-2022	2020-2021	Notes
Gift Aid	£70,236	£72,137	
Tax Recovered on Gift Aid	£19,840	£16,244	
non-Gift Aid	£17,570	£14,337	
Funds Transfer	£0	£75	
Total Receipts	£107,646	£102,793	
Payments	2021-2022	2020-2021	Notes
MEC/EMW	£1,000	£1,000	
AsiaLink	£600	£0	
UFM (Mervyn Neal)	£4,200	£3,350	
EMF (Sandor Keleman)	£5,400	£5,400	
UFM (Alan Davey)	£3,000	£3,250	
PTI	£1,500	£1,500	
UCCF	£1,200	£1,200	
Union	£1,100	£1,100	
UFM (Heledd Job)	£2,750	£2,000	
STM	£0	£0	
CBW	£1000	£250	
Non-UK Support	£5,475	£1,300	1
PHM	£660	£50	
UK Support	£6,727	£1,685	2
Flowers / Catering	£244	£29	
Advertising	£136	£136	
Youth Work	£237	£206	
Salaries - Pastor	£27,515	£27,027	
Manse Charges	£9,237	£9,237	
Pension Scheme	£3,669	£3,566	
Pastor/ Elder Expenses	£585	£575	
Visiting Speakers	£790	£835	
Professional Fees	£85	£0	
Buildings - Maintenance	£2,897	£11,010	3
Salaries - Others	£5,806	£5,681	
Premises Insurance	£2,548	£2,409	
Organ Maintenance	£0	£337	
Library	£395	£200	
Utilities	£3,341	£3,614	
Office expenses	£2,571	£1,786	
Funds Transfer	£0	£75	
Total Payments	£94,668	£88,806	
Net of Receipts/ (Payments)	£12,978	£13,987	
Opening Cash Funds	£36,171	£22,184	
Closing Cash Funds	£49,149	£36,171	

Ebenezer Baptist Church, Swansea

Restricted Funds	2021-2022	2020-2021	
Receipts			
Gift Aid - Stewardship	£200	£0	Notes
Gift Aid – HMRC	£21,850	£16,860	
Tax recovered	£2,787	£4,565	
non Gift Aid	£6,306	£550	
Rent	£8,820	£485	4
Total Receipts	£39,963	£22,460	
Payments			
	2021-2022	2020-2021	Notes
Non – UK Support	£15,243	£2,350	
Relief Agencies	£16,755	£0	
UK Support	£0	£0	
Compassion Ministry	£0	£0	
Pastor Expenses	£0	£0	
Buildings Maintenance	£182	£423	
Buildings Improvements	£0	£39,618	
Utilities	-£284	£860	
Council Tax (House)	£0	£393	
Office Expenses	£0	£40	
Total Payments	£31,896	£43,683	
Net of Receipts/ (Payments)	£8,067	-£21,223	
Opening Cash Funds	£21,252	£42,475	
Closing Cash Funds	£29,319	£21,252	

Notes to the Annual Accounts

- 1 A large grant to a hospital in India for Covid facilities was made this year from general funds
- 2 A grant to a local church for a new building was made from general funds.
- 3 The effects of Covid restrictions has prevented many essential building repairs from being carried out.
- 4 The income from the tenancy of chapel house started in the current year.

Page 3 Statement of Assets and Liabilities

Cash Funds	Unrestricted	Restricted
Current Account	£49,150	£29,319
Liabilities	None	None
Assets retained for the church		
Church Building	£2,539,000	(Insurance rebuild valuation 10/01/22)
Organ	£206,000	
Equipment & Fittings	£1,500	

Page 4 Treasurers' Report

These comments apply to the Unrestricted – General fund which is used for most of the regular church activities.

For the reported year (2021/22) the officers agreed an income budget of £103,800. The actual income of £107,645 represents an increase of 5% over the previous year.

Total income in recent years has been : (Rounded to the nearest £100)

2020-2021	£102,800
2019-2020	£100,400
2018-2019	£103,400
2017-2018	£91,700

The expenditure budget was £101,320 and the actual expenditure of £94,667 represents an increase of 7% over the previous year.

Total expenditure in recent years has been : (Rounded to the nearest £100)

2020-2021	£88,800
2019-2020	£107,100
2018-2019	£88,100
2017-2018	£95,000

The trustees (officers) monitor the church finances monthly and aim to achieve a balance of income and expenditure over the financial year.

For the current year (2022-2023) the Officers have agreed an income budget of £106,400 and an expenditure budget of £147,100 implying a deficit situation and a decrease in reserves by £40,700 to £8,500. The deficit is caused by the cost of extensive renovation to the church buildings currently being carried out.

In addition to our regular agreed support itemised in the summary we have made grants to :

South Asia Concern, India	£12060	Kachwa Hospital Covid Oxygen Equipment
UFM, South Africa	£3255	MusaweNkosi Orphanage
Asialink, Myanmar	£1500	Pastor Motorcycle
EMF	£1000	??
EMF, Ukraine	£16755	Refugee Relief



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

Report to the trustees/ members of	Charity Name Ebenezer Baptist Church		
On accounts for the year ended	31 st March 2022	Charity no (if any)	1159628
Set out on pages	1 and 2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/22.

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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:  Date:

Name: Henry Lloyd Davies

Relevant professional
qualification(s) or body
(if any):

A.C.A

Address: Bevan Buckland LLP

Langdon House, Langdon Road, Swansea SA1 8QY

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

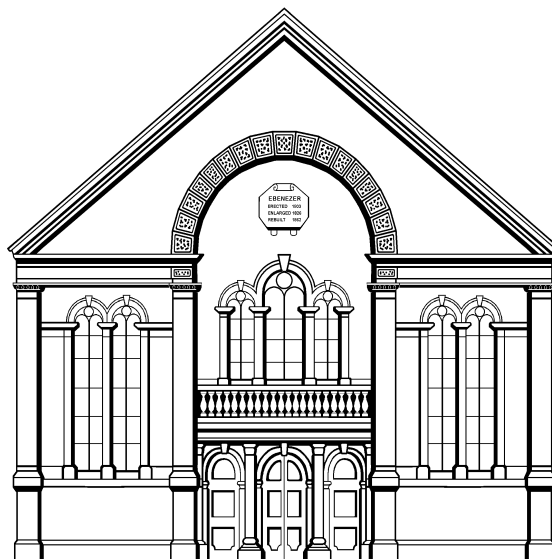
EBENEZER BAPTIST CHURCH (SWANSEA)

England & Wales - Charity number 1159628

Accounts

EBENEZER BAPTIST CHURCH

(a Registered Charitable Incorporated Organisation in England & Wales - Number: 1159628)



Ebenezer Street, Swansea

Website: www.ebenezer.org.uk

Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31st March 2021

Contents

Charity Objectives.....	3
Charity Details	4
Address of The Charity:	4
Correspondence Address	4
Trustees of Ebenezer Baptist Church	4
Holding Trustees.....	4
Independent Examiner	4
Bank Address	4
Organization	4
Paid Trustees	4
Activities	5
Regular Meetings.....	5
Easter Activities	6
Christmas Activities	6
Children / Youth Work.....	6
Births and Deaths	6
Mission	6
Special collections & Grants	7
Resignation of trustees.....	7
Buildings & Facilities.....	7
Funding	7
Accounts 2020 / 2021.....	8
Unrestricted Funds	9
Designated / Restricted Funds	10
Notes to the Annual Accounts.....	11
Statement of Assets and Liabilities.....	12
Treasurers' Report.....	13
Independent Examiner's Report on the Accounts.....	14
Disclosures.....	15

EBENEZER BAPTIST CHURCH, SWANSEA

TRUSTEES ANNUAL REPORT 2020/2021

The trustees have pleasure in presenting their report and financial statements for the year ending 31st March 2021. The trustees believe that the financial statements comply with current statutory requirements and the Charity's governing documents.

Charity Objectives

- (1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Swansea and the surrounding neighbourhood; and
- (2) Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

It does this for the public benefit by means of its main activities which are as follows. Those denoted with a * have been partially held on-line due to the pandemic and in the building when permissible. Those with a (p) are paused until we can safely continue with them.

- Regular morning and evening Sunday public Services of worship, *
- Sunday School *
- Friday evening children's and Young People's meetings, *
- Mother and Toddlers' Group on Monday morning, (p)
- Ladies' Meetings on Tuesday afternoons, *
- Bible Study & Prayer meeting on Wednesday evenings *
- English Classes on Thursday evenings (p)
- Monthly daytime Men's Meetings (p)
- Regular House Group Meetings (p)
- Visiting of and distribution of literature to the local community, (p)
- Street mission on a Friday evening (p)
- Open Air literature stall on Saturdays,
- Christianity Explored courses, (p)
- Support (financially, practically and in prayer) of other Christian workers/organizations in the UK and overseas.
- Other free-to-attend events such as Carol Services and special interest meetings (p)
- Easter Cracked and Christmas Wrapped up events for schools (p)

Charity Details

Address of The Charity:

Ebenezer Baptist Church, Ebenezer Street, Swansea, SA1 5BJ

Correspondence Address

Mr. Daniel Towers, 5 Clos-Yr-Allt, Townhill, Swansea SA1 6RD

Trustees of Ebenezer Baptist Church

At the time of this report:

Elders: Rev. Graham John (Pastor), Mr. David Levy, Mr. David Evans, Mr. Alwyn Roberts, Mr David Tucker. Mr David Levy stepped down due to working away from home on the 21st of January 2021. He had served as faithful trustee since 2014, and as an officer of the church for many years prior to that, before the church became a registered charity. We wholeheartedly thank him for his faithful service over many years.

Deacons: Mr. Jonathan Harvey, Mr. Daniel Towers (Secretary), Mr. David West (Treasurer), Mr. Paul Watkins, Dr Emmanuel Owoso

Holding Trustees

There is no longer a holding trustee. Ebenezer Baptist Church (Swansea) became a Charitable Incorporated Organisation (herein referred to as CIO)

Independent Examiner

The independent examiner for Ebenezer Baptist Church at the time of this report is: **Harri Lloyd Davies**

Bevan Buckland LLP, Langdon House, Langdon Road, Swansea Waterfront SA1 8QY

Bank Address

Lloyds Bank - 802 Oxford St, Swansea SA1 3AF

Organization

The CIO is administered by the trustees who are listed above. New trustees are appointed by resolution of the members of the charity in accordance with the constitution. They remain in office until their resignation, disqualification, or until their four-year term of office expires, in accordance with the church constitution.

Paid Trustees

Rev. Graham John (Pastor)

Activities

Despite the arrival of the Covid 19 (Coronavirus) pandemic on British shores, we have remained an active and vibrant church, providing charitable benefit locally, nationally, and internationally.

Regular Meetings

The regular meetings on a Sunday and in the week, have continued throughout the year. We were unable to meet in the building between March 29th, 2020, and August the 9th 2020 due to lockdowns and other safety issues. We then had to close the building for three weeks commencing 25th of October 2020 due to further restrictions.

The church moved the Sunday services online with Pastor leading from his house and broadcasting on the Church YouTube channel. The online services were well attended by both our own congregation and people from all over the UK and even abroad. The church purchased three tablet computers with SIM cards and large data-bundles, allowing older members with no internet connection to continue to meet with us to worship and to enjoy the company and fellowship of others via the Zoom meetings and events held by the church. In this way none of our regular congregation were cut-off from the church during the pandemic. The bible study and prayer meetings, member's meetings and Ladies' fellowship meetings were moved to Zoom.

Once again, we can say that the ministry on a Sunday has been a challenge, encouragement, and stimulus to our faith, as well as informative to those who are interested in knowing more and learning about the Christian faith. When we have been in the building, and it has been permissible, we have safely welcomed visitors from different parts of the country, as well as people from the local community, who now meet with us regularly. We also enjoy the regular company of students who are studying at Swansea's various universities and colleges. We have been unable to extend hospitality to the students in the form of Sunday meals with church families due to the pandemic, but every effort has been made to stay in touch and offer help where required. We will resume student hospitality as soon as it is safe and permissible to do so.

Several meetings ran throughout the week during term time, including a Ladies (weekly) fellowship meetings on Zoom, and 3 youth groups on a Friday evening. The two younger groups had their meetings delivered as YouTube videos, which were much appreciated by parents and children alike. These included singing, stories, and activities. The older youth met outside when possible and online on Zoom. We were joined by children and youth from other churches who had no provision of their own due to the pandemic. These meetings were open to all and were offered free of charge. All were staffed by volunteers.

Some meetings and ministries had to stop because of the pandemic, but where possible the rest were moved to YouTube and Zoom. Every effort was made to ensure that the congregation (and any who wished to join us) had regular bible teaching, prayer times, opportunities to worship and fellowship. All children's work was undertaken following the best practices for child safety, with Zoom meetings recorded.

The church went to great lengths to allow in-building meetings to continue safely (once we were allowed back into the building). Socially distanced, allocated seating was provided, along with regular cleaning, sanitization gel, masks, and the like. All guidelines provided by the Welsh Assembly Government were carefully followed. We are thankful to God that very few in our congregation were affected by Covid, and that, to the best of our knowledge, there has been no transmission of the virus through church activities.

Singing has been greatly affected by the pandemic. We have mimed along to congregational singing broadcast on our screens, and then sung quietly being masks once we were permitted to do so.

Easter Activities

We were unable to run Holiday Bible Club or Easter Cracked due to the pandemic. We will resume these activities as soon as we are safely able to do so.

Christmas Activities

Our regular Christmas activities were cancelled due to the pandemic. We held a Christmas morning service.

We enjoyed a New Year's Eve get-together on Zoom, providing an opportunity for fellowship for families, individuals and those who otherwise would see the New Year in alone.

Children / Youth Work

As previously mentioned, the Children's and youth work continued online, and extended to include children from other churches whose own clubs and meetings had stopped due to the pandemic.

Births and Deaths

We were delighted at the birth of Bram Levy to Nathan and Amada, and congratulated Dave and Angela as grandparents.

Although we knew no losses due to the pandemic, we were deeply saddened at many deaths of those we know and love. From our own congregation: John Rowlands, Hilary Cole, Bob Lovitt, Lydia Germon and Margaret Tandy were called home to heaven. Sue and Pastor knew the loss of their mothers. Dave and Jenny, the loss of their sisters. Malcolm the loss of a sister-in-law. Jane the loss of her grandfather and Andrew, the loss of his Father.

As secretary, I don't ever recall a period where the church has known so many bereavements over such a few months. We grieved with our church family as they suffered these bereavements, and greatly miss those who are no longer with us. The pandemic made these bereavements particularly cruel as we were unable to visit each other properly or even offer a sympathetic hug. Funerals were also greatly limited. We thank God for His grace in bringing our church through these painful times.

Mission

We have continued to support Christian Organizations and individual Christian workers in prayer and through financial support. Some of this support has been in the form of one-off gifts while others are supported on a regular basis.

Special collections & Grants

We raised monies from the congregation for the renovation of Chapel House, so that it could be refurbished. Despite the pandemic the process of completely refurbishing chapel house began and was eventually finished, with the first rent receipt falling into this financial year. We thank Angela Hill for project-managing the refurbishment. The house is finished to a very high standard and attracts rent of over £700 PCM. This will create a steady income stream for the charity and / or allow us to offer accommodation to a possible future worker as part of their remuneration. Angela has also undertaken the training to become the “management” for this rental on behalf of the church. This dilapidated, run-down, and unused building is now a real asset to the charity.

Resignation of trustees

David Levy resigned as a trustee during this period. We thank him for his valuable contribution to the church over many years as a Deacon, Elder and Trustee.

Buildings & Facilities

Various members of the congregation worked on the church buildings during the year to help keep them safe and in good decorative order.

We thank all those involved in keeping the buildings safe, in good repair and fit for purpose, especially those who give of their time, skills and energy freely on a voluntary basis.

We continue to strive to make sure the buildings are safe, in good repair and fit for purpose so that we can use them to help carry out our charitable aims and objectives.

It is a very large building, and various jobs could be carried out safely, even during the pandemic. The buildings were regularly heated, cleaned, and maintained even when they were not in use. As owners of a Grade 2 star listed building, we make every effort to continue with a rolling programme of works to keep it in good order for the benefit of the charity and its work.

Funding

Our funds are received mainly from the members and those attending our services. The trustees consider the financial position of the Charity to be satisfactory, and that sufficient and appropriate reserves are held to safeguard the future operations of the Charity.

Accounts 2020 / 2021

ACCOUNTS 2020 / 2021
EBENEZER BAPTIST CHURCH
SWANSEA
(1159628)

(page1) Accounts for the financial year ended on 31st March 2021

Unrestricted Funds

Receipts	2020-2021	2019-2020	+-%	Note
Gift Aid	£72,137	£65,922		
Tax Recovered on Gift Aid	£16,244	£16,977	-4%	1
non-Gift Aid	£14,337	£17,543	-18%	2
Funds Transfer	£75	£0		
Total Receipts	£102,793	£100,442		

Payments

EMW	£1,000	£1,000		
UFM (Mervyn Neal)	£3,350	£2,900	+16%	
EMF (Sandor Keleman)	£5,400	£5,400		
UFM (Alan Davey)	£3,250	£3,000		
PTI	£1,500	£1,500		
UCCF	£1,200	£1,200		
Union	£1,100	£1,100		
UFM (Heledd Job)	£2,000	£2,000		
STM	£0	£500		
CBW	£250	£0		3
Non-UK Support	£1,350	£1,971	-32%	2
UK Support	£1,710	£2,197	-22%	2
Flowers / Catering	£29	£833		2
Advertising	£136	£1,479		2
Youth Work	£206	£884		2
Salaries - Pastor	£27,027	£26,080		
Manse Charges	£9,237	£9,237		
Pension Scheme	£3,566	£4,127	-14%	4
Pastor/ Elder Expenses	£575	£649		
Visiting Speakers	£810	£1,029	-21%	2
Professional Fees	£0	£638		2
Buildings - Maintenance	£10,209	£1,788		5
Salaries - Others	£5,681	£5,296		
Premises Insurance	£2,409	£2,496		
Organ Maintenance	£337	£0		2
Library	£200	£655		
Utilities	£3,605	£4,902	-26%	2
Office expenses	£2,596	£1,552	+67%	2,6
Funds Transfer	£75	£22,165		7
Total Payments	£88,806	£106,954	-22%	2,8
Net of Receipts / (Payments)	£13,987	-£6,512		
Opening Cash Funds	£22,184	£28,697		
Closing Cash Funds	£36,171	£22,184		

(page2) Accounts for the financial year ended on 31st March 2021

Designated / Restricted Funds

Receipts	2020-2021	2019-2020
Gift Aid – HMRC	£16,860	£9,900
Tax recovered	£4,565	£3,125
Non-Gift Aid	£550	£5,371
Rent	£485	£0
Funds Transfer	£0	£22,165
Total Receipts	£22,460	£40,561
Payments		
UFM (MN)	£0	£0
Non – UK Support	£2,350	£2,528
Relief Agencies	£0	£0
UK Support	£0	£0
Compassion Ministry	£0	£0
Pastor Expenses	£0	£0
Buildings Maintenance	£422	£0
Buildings Improvements	£39,618	£0
Utilities	£860	£684
Council Tax (House)	£393	£1,424
Office Expenses	£40	£0
Total Payments	£43,683	£4,636
Net of Receipts/ (Payments)	-£21,223	£5,542
Opening Cash Funds	£42,475	£6,476
Closing Cash Funds	£21,252	£42,475

(page 3) Accounts for the financial year ended on 31st March 2021

Notes to the Annual Accounts

1 There has been no material change to the amount of tax recovered on Gift Aid Contributions. The refunds are received in the following month from the claim and therefore non regular donations do not synchronise with the resulting tax refund.

2 A large proportion of non-gift aid donations are received via the Sunday collections. The drop over the previous year can be attributed to Covid restrictions preventing Sunday services in the building from taking place. Inability to hold regular meetings and activities has resulted in a significant drop in expenditure.

3 Grants to Christian Books Worldwide commenced only in the last financial year.

4 Changes to standing orders produced a bank error which made regular pension contributions in the wrong month with subsequent corrections recorded in FY 2019/20

5 Building costs in the last year have been mainly outstanding repairs to chapel house which were uncovered during renovation for rental. In future these will be met from rental income and recorded in the House accounts rather than in the Church general accounts.

6 The costs of new equipment to support streaming services during Covid lockdown are mainly responsible for this increase. Further expenditure is likely in the current year as we upgrade to provide a permanent facility for the church ministry.

(Page 4) Accounts for the financial year ended on 31st March 2021

Statement of Assets and Liabilities

Cash Funds	Unrestricted	Designated / Restricted
Current Account	£36,171	£21,252
Liabilities	None	None
Assets retained for the church		
Church Building	£1,410,000	(Insurance rebuild valuation)
Organ	£206,000	
Equipment & Fittings	£3,500	

(Page 5) Accounts for the financial year ended on 31st March 2021

Treasurers' Report

As Designated and Restricted funds will always be in balance over a period of time, the treasurer's comments only apply to the Unrestricted – General fund which is used for most of the regular church activities.

For the reported year (2020 / 21) the officers agreed an income budget of £93,200. The actual income of £102,793 represents an increase of 2% over the previous year.

Total income in recent years has been: (Rounded to the nearest £100)

2019 – 2020	£100,400
2018 – 2019	£103,400
2017 – 2018	£91,700
2016 – 2017	£90,100

The expenditure budget was £105,100 and the actual expenditure of £88,800 represents a decrease of 22% over the previous year.

Total expenditure in recent years has been: (Rounded to the nearest £100)

2019 – 2020	£107,100
2018 – 2019	£88,100
2017 – 2018	£95,000
2016 – 2017	£99,800

The trustees (officers) monitor the church finances monthly and aim to achieve a balance of income and expenditure over the financial year.

For the current year (2021 - 2022) the Officers have agreed an income budget of £107,500 and an expenditure budget of £101,300 implying a surplus situation and an increase in reserves by £6,200 to £42,400.

(Page 6) Accounts for the financial year ended on 31st March 2021**Independent Examiner's Report on the Accounts****Receipts and Payments Accounts**

Report to the Trustees (Officers) of Ebenezer Baptist Church, Swansea on accounts set out on pages 1 to 4 For the financial year ended on 31st March 2021

Responsibilities of Officers and Examiner

The church's officers are responsible for the preparation of the accounts. The officers consider that an audit is not required for this year (Section 8.3.145 of the Charities Act 2011) (The Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (Section 8.3.145 of the Act)
- follow the procedures laid down in the general directions given by the Charity Commissioners.
- state whether particular matters have come to my attention

Basis of this Report

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Examiner's Statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 25 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act

have not been met; or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Name:

Harri Lloyd Davies

Date: **29/06/2021**

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SA1 8QY

(Page 7) Accounts for the financial year ended on 31st March 2021

Disclosures

None