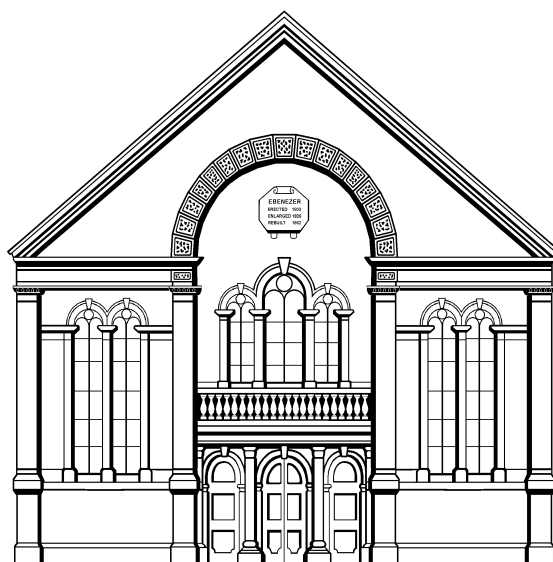


EBENEZER BAPTIST CHURCH

(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

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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 behind 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**

Address:

Bevan Buckland LLP

Langdon House

Langdon Road

Swansea Waterfront

SA1 8QY

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

Disclosures

None