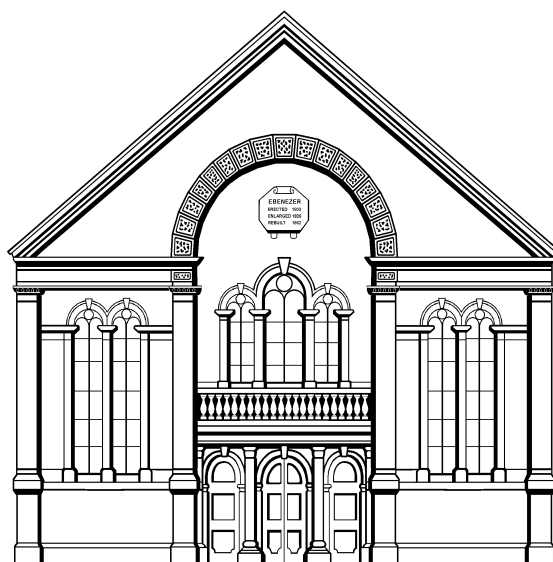


# EBENEZER BAPTIST CHURCH

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



Ebenezer Street, Swansea

Website: [www.ebenezer.org.uk](http://www.ebenezer.org.uk)

## Trustees' Annual Report and Statement of Financial Activities

(Annual Return and Accounts)

for the year ending

31<sup>st</sup> March 2024

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# EBENEZER BAPTIST CHURCH, SWANSEA

## TRUSTEES ANNUAL REPORT 2023/2024

The trustees have pleasure in presenting their report and financial statements for the year ending 31<sup>st</sup> 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 18<sup>th</sup> 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 1<sup>st</sup> 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**

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**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 31<sup>st</sup> 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 30<sup>th</sup> 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	
<b>Total Receipts</b>	<b>£ 133,920</b>	<b>£ 109,195</b>	
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	
<b>Total payments</b>	<b>£ 131,905</b>	<b>£ 101,544</b>	
<b>Net of receipts / payments</b>	<b>£ 2,015</b>	<b>£ 7,651</b>	
<b>Transfers between funds</b>	<b>(£ 35,717)</b>	<b>(£ 35,717)</b>	6 & 7
<b>Opening cash funds</b>	<b>£ 21,084</b>	<b>£ 49,150</b>	
<b>Closing cash funds</b>	<b>£ 26,501</b>	<b>£ 21,084</b>	



**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**

<b>Receipts</b>	<b>2023-24</b>	<b>2022-23</b>	<b>Notes</b>
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	
<b>Total Receipts</b>	<b>£ 14,727</b>	<b>£ 100,509</b>	
<b>Payments</b>	<b>2023-24</b>	<b>2022-23</b>	<b>Notes</b>
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	
<b>Total payments</b>	<b>£ 9,364</b>	<b>£ 128,518</b>	
<b>Net of receipts / payments</b>	<b>£ 5,363</b>	<b>(£ 28,009)</b>	
<b>Transfers between funds</b>	<b>(£ 3,402)</b>	<b>£ 35,717</b>	<b>6 &amp; 7</b>
<b>Opening cash funds</b>	<b>£ 37,026</b>	<b>£ 29,319</b>	
<b>Closing cash funds</b>	<b>£ 38,987</b>	<b>£ 37,026</b>	

**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

<b>Cash Funds</b>	<b>Unrestricted</b>	<b>Restricted</b>
Current Account	£26,937	£38,987
<b>Liabilities</b>	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