

CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales · Charity number 1163825

Details

Status Registered

Legal form Other

Registered 2015-10-02

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

Contact

Address Caerwent Evangelical Baptist Chapel
School Lane
Caerwent
Monmouthshire
NP26 5AZ

Phone 01291408359

Email treasurer@caerwentbaptist.com

Website <http://www.caerwentbaptist.com>

Activities

Objects: THE PURPOSES OF THE CHURCH SHALL BE:-1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN CAERWENT AND THE SURROUNDING NEIGHBOURHOOD; AND2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING FURTHER THE WORK OF THE CHURCH.

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Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Monmouthshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£125,339	£98,650	-	-
2024-03-31	£83,029	£87,655	-	-
2023-03-31	£64,736	£73,469	-	-
2022-03-31	£59,260	£76,059	-	-
2021-03-31	£64,026	£55,562	-	-

Trustees

Name	Role	Appointed
Rev Gwydion Rhys Emlyn	Chair	2017-03-01
ALISTAIR FORSYTH		2019-09-23
ANDREW JOHN CLOSE		2019-09-23
CHRISTOPHER JOHN ESBESTER		2012-05-23
Robert John Ramos		2012-05-23

CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales - Charity number 1163825

Accounts

Secretary Report 2025

We're so grateful to God for his faithfulness for another blessed year at Caerwent. Membership numbers continue to rise as more people enter into a covenantal relationship with the church.

In June we gladly welcomed Chris and Alistair to serve as Elders of the Chapel. These men have served at the chapel for many years and it was a joy for the members to recognise their calling as Elders.

In July we gave thanks for Ken Foot who stood down in his role as Elder. We're so grateful for his wisdom and faithful service in this role.

During the year Rosemary Esbester, Dorothy Fuller and Brenda Watt all went to be with the Lord. We're thankful for all of them and the various ways they served at the Chapel and their faithfulness in prayer for the church

The challenge of space continues to be a significant one. Most weeks we are having to put out extra rows of seats for the new faces we are seeing.

We are pressing forward with plans for a new building being led by our building committee: Chris Esbester, Alistair Forsyth and Donna Witchard. A successful percolation test has been carried out at the site identified for the building. We're now in the stage of engaging with the local authority with an intent to seek planning permission. Even at these early stages we're so thankful for the Lord's leading and guiding as we seek his will for this massive project in the life of the church. Every few months we meet together on a Saturday morning to have breakfast together and to pray specifically for this project.

The weekly meetings apart from Sunday and Wednesday are:

- Little Fishes, Wednesday morning: This gathering has seen some really good numbers during the year with so many commenting that this is most friendly group for toddlers in the area and recommending it to others.
- Coffee Morning & Sew it's Thursday, Thursday morning: While the numbers have not been very high this is a useful space for people to meet and hold conversations away from the busyness of a Sunday morning.
- Village Café, Friday morning: This continues to be a real lifeline to many in the village. Most Friday's we are seeing between 60 – 80 people come for breakfast and/or cake. We pray that there would be meaningful connections made with the chapel
- Youth, Friday evening: This meeting has grown over the year culminating in an BBQ event at Tom and Hilary's house. The young people went through the Youth version of Christianity Explored which was really well received.

The two main community outreach events are the Holiday Club in July and the Wreath Making evening for ladies in November. Both were really well attended and appreciated by the community and a real sense that when the Chapel put on an event it is done well.

We're grateful to all the workers who give of them time and energy to run these events, our prayer is that eternal fruit would come from the many seeds that have been sown this past year.

We continue to be an active part of AECW. In June we hosted the quarterly cluster prayer meeting. Although the numbers were down it's always good to meet with the other cluster churches and pray with and for one another.

We continue to support our 5 core missionary organisations prayerfully and financially. We also have associations with many more who represent their missions on a Wednesday evening. This year we have heard from: Fiona Earnest (AEM), James McKee (WEC), Tirzah Jones (UBM) and Peter Aird (SGA)

It has been a joy to welcome various visiting preachers during the year including those from our cluster churches and some from further afield. We were blessed by the ministries of Kristian Dimond (Wellington) & Gareth Davies (Cardiff) for our anniversary services, Steffan Jones (Pontardawe), Jonathan Thomas (Abergavenny) and Paul Daniel (Crickhowell)

We've also been blessed by men from our church preaching both on a Sunday and leading the Wednesday evening prayer meeting. It's wonderful to be a church that is able to send so many preachers to local churches to preach God's word, to be an encouragement to these often small congregations and develop their own preaching gifts.

Finally, it's a delight to welcome Evan and Meg Millership to the chapel. Evan will be trainee pastor with us for two years. This will be a great help to Gwydion as more and more people attend church with various needs. Evan will be spending time with Gwydion in visitation, sermon preparation and generally getting to know the demands of a Pastoral ministry. In parallel with this he will also be studying in Union School of Theology. Please support him in this role and pray for them as they settle with us.

Andrew Close
(Secretary)

Caerwent Evangelical Baptist Chapel
Receipts and Payments Account – 12 months to 31st March 2025

Line	Note	General Fund	Restricted Funds	Total	Year to 45,382
Receipts					
1	Weekly Loose Offerings – Non-Gift-Aided	1	6,550	6,550	4,955
2	Gift-Aided and Other Offerings and Gifts	2	63,440	63,440	55,550
3	Tax Recovered on Gift-Aided Offerings	3	13,887	13,887	11,615
4	Village Café		9,987	9,987	9,382
5	Total General Receipts		93,864	93,864	81,502
6	Earmarked Gifts	4		9,540	120
7	Total of General Receipts and Earmarked Gifts		93,864	9,540	103,404
8	Miscellaneous Receipts	5	20,880	20,880	1,354
9	Deposit Account Interest		1,055	1,055	173
10	Total Receipts		115,799	9,540	125,339
Payments					
11	Ministry	6	56,711	56,711	53,024
12	Benevolence		0	0	120
13	Outreach	7	2,446	2,446	1,864
14	Village Cafe		4,333	4,333	5,689
15	Sunday Club/Little Fishes/CKC/Youth		237	237	342
16	Mission Support	8	7,750	7,750	6,425
17	Donations	9	4,662	4,662	250
18	Earmarked gifts paid over	4		9,510	470
19	Training		258	258	220
20	Total Ministry & Mission Related Payments		76,397	9,510	85,907
21	Insurance		1,074	1,074	1,057
22	Repairs and Renewals	10	4,220	4,220	2,346
23	Light, Heat and Water	11	4,343	4,343	9,307
24	Telephone		332	332	301
25	Sundry	12	2,774	2,774	6,710
26	Total General Payments		12,743	0	12,743
27	Total Payments		89,140	9,510	98,650
28	Excess of Receipts over Payments		26,659	30	26,689
					As at 45,382
Balance Sheet as at 31st March 2025					
29	Bank Balance – Current Account			20,235	12,977
30	– Deposit Account			44,605	64,840
31	Cafe Float			100	100
				64,940	38,251
Represented by:					
General Fund					
32	Opening Balance			38,251	
33	Add Excess of Receipts over Payments during the year			26,659	
34	Closing Balance			64,910	38,251
Restricted Funds					
35	Earmarked Gifts not paid over during the year			30	
				64,940	38,251
Assets as at 31/3/2025			Liabilities as at 31/3/2025		
35	Furniture and Equipment				Electricity
36	Gift Aid Tax for year to 31/3/2025 received July 2025				Water
37	Chapel Building – On a 999 year lease from 23.11.1814				PAYE



Section A

Independent Examiner's Report

Report to the trustees/ members of

CAERWENT EVANGELICAL BAPTIST CHAPEL

On accounts for the year ended

31ST MARCH 2025

Charity no (if any)

1163825

Set out on pages

1-3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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:

Max Gilmore

Date:

18/11/2025

Name:

Max Gilmore

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

Address:

5 Oakfield Avenue
Chepstow
NP16 5NE

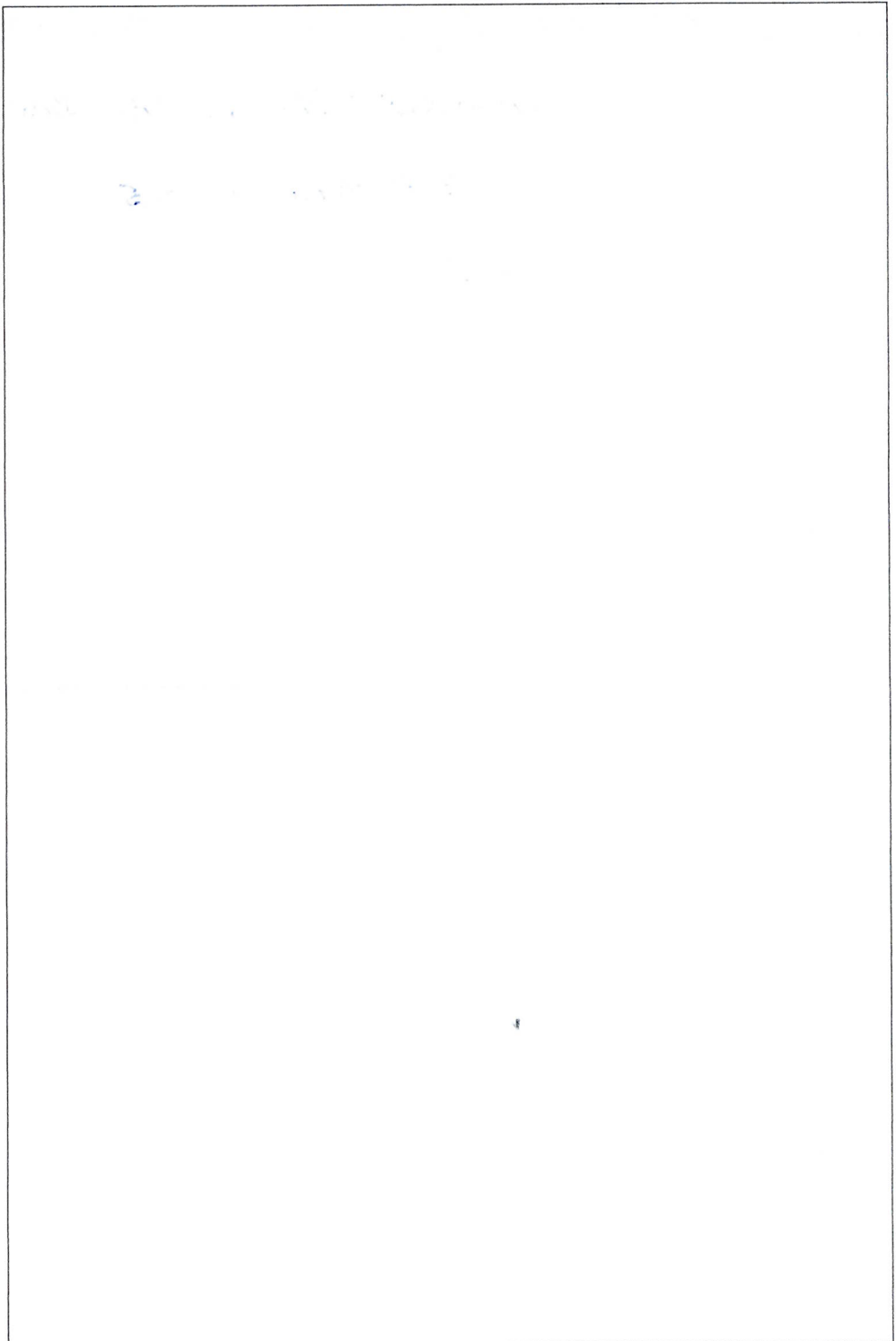


Section B

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.



CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales - Charity number 1163825

Accounts

Secretary Report 2024

It has been another really blessed year in the life of the chapel. At the time of the AGM in September 2024 we will have had one baptismal service on the 15th September of Iestyn Close at the property of Tom and Hilary Harding and a second service on the 22nd September at the Village Hall of Gill Duckham, Ilona Watson and Charlotte Gilmore. We're so grateful to God for these men and women who are trusting in Jesus for their salvation and taking the step of obedience to be baptised. The reason we are at these locations is that we wouldn't be able to fit everyone into the building safely with our own congregation and visitors.

The church continues to grow and the numbers attending on a Sunday morning often means we need to put out extra rows of chairs which is very exciting. Our burden is that the growth on a Sunday would also be reflected in the amount of people who attend the mid-week prayer meeting and serving in many areas of the church.

The growing attendance has prompted us to put in place a building committee who are tasked with looking at the feasibility of a new building in a section of the field next to the Alms houses. There are many obstacles to overcome and we continue to look to God to help us as we see how he will guide us in this very significant step in the life of the church.

The chapel membership continues to grow as we welcomed Terry & Carolyn Meredith and Simon Ferguson into membership formally in September. We were however greatly saddened to learn of the home calling of Dorothy Griffiths in June. We gave thanks for her life on 18th July in a thanksgiving service at the chapel where we remembered her with great fondness. She will be greatly missed and we continue to pray for Evan and the wider family.

We have been blessed by different preachers filling the pulpit, men from within the chapel and those who have travelled from the region and further afield in the 23/24 period. The ministry has been varied and encouraging throughout the year, all have preached helpfully in the morning and embraced the more informal style of meeting on a Sunday afternoon. I'm especially grateful to those who were able to preach for us during the period of our Pastor's illness from August to December '23. This was a particularly challenging time for the church but God was gracious as we saw a sense of unity during that period.

Our regular meetings continue to be well attended: Little Fishes and Youth for toddlers and teenagers. Coffee morning and Sew It's Thursday for Older people. The Village Café continues to be an excellent way of making contacts within the village and has been a source of great help to the people who come.

Specific evangelistic events during the year are the Ladies Wreath making evening in late November and the Holiday Club in July.

The Ladies Wreath Making evening was again a great success with over 100 ladies enjoying spending time together at the Village Hall, making a wreath and hearing a short gospel message.

The Holiday Bible Club, again run from the Village Hall, was a fantastic week where we had an average of 35 children attend every day to do craft, sing songs, learn memory verses, watch a drama and hear Bible stories this year on a Wild West theme. Both of these events couldn't run without the dedication and hard work of the teams to prepare, run the event and clean up afterwards. We are so blessed as a church to have gifted people who serve so enthusiastically and willingly at these events.

Our Christmas Eve Carols by Candlelight service at the Village Hall was again very well attended by many from the village and is always a good opportunity to invite friends and neighbours to our regular services and events run out of the chapel.

We remain committed to pray for and to give financially towards our five key missionary organisations: FIEC, MAF, Martin & Ruth Harrison (Reach Beyond), WEC & SGA. We continue to host a variety of missionary speakers to our mid-week prayer meeting and have been blessed to hear how God is working in all parts of the world.

We are grateful to be a part of the AECW South East Wales cluster of churches and continue to benefit from their fellowship both at the joint prayer meetings and the pulpit swap in June where Andy Pitt from Emmanuel, Newport preached for us. Continued membership of the FIEC provides us with useful resources and assistance whenever needed.

In summary we're excited by all that God is doing in Caerwent Evangelical Baptist Chapel and look to Him for guidance in all our plans for the future.

Andrew Close
(Secretary)

Line

Receipts

- 1 Weekly Loose Offerings – Non-Gift-Aided
- 2 Gift-Aided and Other Offerings and Gifts
- 3 Tax Recovered on Gift-Aided Offerings
- 4 Village Café
- 5 *Total General Receipts*
- 6 Earmarked Gifts
- 7 *Total of General Receipts and Earmarked Gifts*
- 8 Miscellaneous Receipts
- 9 Deposit Account Interest
- 10 Total Receipts

Payments

- 11 Ministry
- 12 Benevolence
- 13 Outreach
- 14 Village Cafe
- 15 Sunday Club/Little Fishes/CKC/Youth
- 16 Mission Support
- 17 Donations
- 18 Earmarked gifts paid over
- 19 Training
- 20 *Total Ministry & Mission Related Payments*

- 21 Insurance
- 22 Repairs and Renewals
- 23 Light, Heat and Water
- 24 Telephone
- 25 Sundry
- 26 *Total General Payments*

- 27 Total Payments

- 28 Excess of Payments over Receipts

Balance Sheet as at 31st March 2024

- 29 Bank Balance – Current Account
- 30 – Deposit Account
- 31 Cafe Float

Represented by:

General Fund

- 32 Opening Balance
- 33 Less Excess of Payments over Receipts during the year
- 34 Closing Balance

Caerwent Evangelical Baptist Chapel

Receipts and Payments Account

Year to 31st March 2024

Note	General Fund	Restricted Funds	Total	Year to 31/3/23	% of last year
	4,955.00		4,955.00	5,898	84
	55,549.69		55,549.69	45,298	123
	11,614.76		11,614.76	10,747	108
1	9,381.83		9,381.83	0	#DIV/0!
	<u>81,501.28</u>		<u>81,501.28</u>	61,943	132
2	0.00	120.00	120.00	680	18
	<u>81,501.28</u>	<u>120.00</u>	<u>81,621.28</u>	62,623	
	1,353.70		1,353.70	2,113	64
	173.54		173.54		#DIV/0!
	<u>83,028.52</u>	<u>120.00</u>	<u>83,148.52</u>	<u>64,736</u>	
3	53,023.68		53,023.68	49,428	107
	120.00		120.00	460	26
4	1,863.99		1,863.99	3,045	61
1	5,688.60		5,688.60	0	#DIV/0!
	342.55		342.55	503	68
5	6,425.00		6,425.00	5,926	108
6	250.00		250.00	1,500	17
2	0.00	470.00	470.00	410	115
	219.75	0.00	219.75	588	37
	<u>67,933.57</u>	<u>470.00</u>	<u>68,403.57</u>	61,860	111
	1,057.52		1,057.52	950	111
7	2,345.87		2,345.87	6,769	35
8	9,306.70		9,306.70	1,690	551
	300.79		300.79	432	70
9	6,710.40		6,710.40	1,767	380
	<u>19,721.28</u>	<u>0.00</u>	<u>19,721.28</u>	11,608	170
	<u>87,654.85</u>	<u>470.00</u>	<u>88,124.85</u>	73,468	
	<u>-4,626.33</u>	<u>-350.00</u>	<u>-4,976.33</u>	-8,732	
				As at 31/03/23	
		12,977.19		43,227	
		<u>25,173.54</u>	38,150.73		
			100.00		
			<u>38,250.73</u>	<u>43,227</u>	
		42,877.06			
		<u>-4,626.33</u>			
			38,250.73	42,877	

Balance per Current A/c
Balance per Deposit A/c

Add o/s bankings

Less o/s payments

Gift Aid Tax Recovery
MCC Welsh Church WCF Grant
MCC Grant for upkeep of graveyard
Wreath-making evening donations
Fish and Chip Supper
Donation

Proof

Bank Balance 31.3.2023
Receipts for the year
Payments for the year
Current Bank Balance

Liabilities Calculations

Water

Per invoice

Electricity

A/c BGL105097

Usage 4/3 –2/4

Usage 4/3 –31/3

Standing charge = 45p per day ∴ 28 days x 45p =

VAT @ 5%

Caerwent Evangelical Baptist Chapel

31/03/24
31/03/24

"=In.Q315"

43,227.06
105,014.58
-110,090.91
38,150.73

22/11/23 – 31/3 24

£249.80 ÷ 30 days = 8.33 per day
28 days = £249.80 – (2 x £8.33 or £16.66) =

Analysis

Earmarked Gifts

Missions Support

Received

120.00 WEC

1,285.00

1,285.00

1,285.00

1,285.00

1,285.00

6,425.00

Paid over

120.00 WEC

350.00 C Menzfeld

470.00

12,977.19

25,173.54

38,150.73

Ministry

Total	Gwydion	Libby	PAYE	Pension
38,150.73	2050.41		905.73	629.01
	2050.21		905.73	614.81
	2050.21		905.73	615.01
11,614.76	2,050.21		905.73	615.01
689.00	2,592.80		1,191.84	615.01
240.00	2,071.53		918.30	1,024.57
237.00	2,227.10		1,007.56	631.38
167.70	2,148.72		962.93	743.6
20.00	2,148.92		962.93	688.09
<u>12968.46</u>	2,186.94		962.93	687.89
	2,187.14		962.93	649.87
<u>12,968.46</u>	2,186.94		962.93	649.67
				2,769.12

25,951.13

11,555.27

8,163.92

45,670.32

53,023.68 25,951.13 11,555.27 8,163.92 2,769.12

Sundry

Total	Printing and paper	Sundry	CCLI Licence	Fish/chip supper
	65.86	Paper bowls		13.99
	5.50	Fathers's Day chocs		10.50
		P Peach 90 th flowers		33.00
		Mother's Day gifts		13.50
			181.00	111.07
				40.73
				448.35
6,710.40	71.36		181.00	600.15
				70.99

233.14

12.60

245.74

12.29

Water 15.98

Sewerage 19.53

Service charge 14.50

Service charge 27.28

77.29

Donations made
 AECW 250.00

WEC
 FIEC
 SGA
 MAF
 M&R HARRISON

Outreach
 Sew Its
 Thursday
 Holiday Club

Books	Visiting Preachers	Dr E Davies	Visiting Speakers	
77.39	100.00	130.00	75.00	F Earnest
9.64	60.00	130.00	50.00	T Jones
117.39	50.00	130.00	95.00	DJ McKee
72.42	60.00	130.00		
79.61	55.00	130.00		
112.79	60.00	130.00		
	60.00	130.00		
	170.00	130.00		
	120.00	130.00		
	100.00	130.00		
	70.00	130.00		
	70.00	260.00		
	60.00	130.00		
	60.00	130.00		
	50.00	130.00		
	90.00	130.00		
	60.00	130.00		
		130.00		
		130.00		
<u>469.24</u>	<u>1,295.00</u>	<u>2,600.00</u>	<u>220.00</u>	

Total	Sew Its Thursday	Holiday Club
	28.95	164.22
		9.99
		19.83
		63.18
		16.49
		38.42
		8.49
		79.09
		15.10
<u>1,863.99</u>	<u>28.95</u>	<u>414.81</u>

Repairs and Renewals

Total	Sundry
	Outside storage box
	Extension lead
	Hall chair feet
	Batteries
	Hall light fitting
	2 coffee decanters
	Elec. Fault inspection
	Nappy bin
	New security light
	SumUp charging plug
	Cupboard flooring
	Hall mat/basin plug etc
<u>2,345.87</u>	

Light, Heat and Water

BrightPay Licence	House-keeping	Website Annual Fee	Mayway Construction	Comm. wine/cups
82.80	120.53	211.44	2,400.00	
21.70	7.60		2,532.00	
	33.03			
	24.00			
	28.50			
	29.41			
	33.30			
	32.95			
	14.20			
<u>104.50</u>	<u>323.52</u>	<u>211.44</u>	<u>4,932.00</u>	<u>215.44</u>

Electricity
 Water

Comm.
wine/cups
 95.85
 119.59

T-Shirts	Wreath Making	Carols	Seekers' Bibles
314.40	436.07	15.50	49.95
	14.19	70.09	
	79.35		
	187.08		
	28.90		
	23.96		
	43.96		
	47.00		
	109.78		
<u>314.4</u>	<u>970.29</u>	<u>85.59</u>	<u>49.95</u>

	Tambour Cupboard	Storage Cupboards	Event Signs	Graveyard Maintenance
99.00	340.68	462.71	145.00	840.00
13.00			7.71	
24.00			50.00	
8.00				
44.98				
69.08				
50.00				
79.99				
29.74				
5.99				
35.44				
40.55				
<u>499.77</u>	<u>340.68</u>	<u>462.71</u>	<u>202.71</u>	<u>840.00</u>

9,071.85
234.85
9,306.70

Restricted Funds

35 Earmarked Gifts not paid over during the year
36

Assets as at 31/3/2024

37 Furniture and Equipment
38 Gift Aid Tax for year to 31/3/2024 not yet claimed
39

38,250.73

350
43,227

88

Liabilities as at 31/3/2024

Electricity	£392.03
Water	£77.29
PAYE	£649.87

A/c BGL1050102

Usage 3/3 – 2/4

Usage 3/3 – 31/3

Standing charge = 45p per day ∴ 28 days x 45p =

VAT @ 5%

Total Liability as at 31st March 2024 =

$\text{£}122.75 \div 31 \text{ days} = 3.96 \text{ per day}$

29 days = $\text{£}122.75 - (2 \times \text{£}3.96 \text{ or } \text{£}7.92) =$

258.23

114.83
12.60
127.43
6.37
133.80

392.03

	28.50				
	<u>29.41</u>				
57.91	57.91	0.00	0.00	0.00	0.00
<u>57.91</u>	Total				
<u> </u>					

0.00

**Report to the trustees / members of
Caerwent Evangelical Baptist Church
on the accounts for the year ended 31st March 2024,
set out on pages 1 – 3. (Charity no. 1163825)**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2024.

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:

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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 brackets if they do not apply*

Signed: 

Date: 9/OCT/2024

Name: ROBERT DUCKHAM

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

Address: SEASONS
6 NEWTON MANOR
SHIRENEWTON
MONMOUTHSHIRE
NP16 6UA

CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales - Charity number 1163825

Accounts

Secretary Report 2022/23

This year we have seen great blessing as a church. It seems that every Sunday we have seen new faces, and whilst some of these have been visitors, many of these new faces have become consistent in their attendance both on Sunday and mid-week and have very much become part of our family at the chapel.

The increased number of people has meant that as a leadership we are now starting to think very seriously about where to meet in the short term if the level of growth continues. So far, no suitable location has been found in the village so we are having to look further afield though we stress that we are absolutely committed to the village and its people.

In the longer term we have begun having initial discussions about the possibility of a new building in Caerwent. At the time of writing, this is in the very early stages of pre-planning with the local council in order that they can open discussion with us about the sale of the land. We have initial plans drawn up as to what such a building would look like which would include a 200-seater auditorium, café space, office space and room for expansion. This is very exciting though we are very aware of the challenges that lie ahead, particularly around finance, but we know that God is faithful and if he wants us to move in this direction he will open all the doors necessary for this to happen.

One of the most significant events of the year was the opening of the Village Café in May. This is run in collaboration with Caerwent Community Council and hosted by the chapel every Friday at 09:30 to 12:00. The running of this has been overwhelmingly positive with many commenting that a meeting place such as this is exactly what the village needs. Most weeks between 80 and 100 people come through the doors for food, drinks and company. Many have come through the doors of the chapel who wouldn't normally have done so and while its intention is not evangelistic many good contacts have been made in the few months it has been open.

The Friday evening Youth meeting continues to go well with a consistent number of teenagers coming to play games, enjoy a safe space together and be taught something from the Bible.

The fabric of the building continues to change with an emphasis on decluttering and making best use of the spaces we have. In particular we are very grateful for the work done by Ken Foot in creating a storage area for tables, small chairs, keyboard, projector and stand, table tennis table, pool table etc. This requirement has been discussed for many years and the completed work makes the vestry area much more usable and tidy.

Specific evangelistic events during the year are the Ladies Wreath making evening and the Holiday Bible Club.

The Ladies Wreath Making evening was again a great success with over 100 ladies enjoying spending time together at the Village Hall, making a wreath and hearing a short message.

The Holiday Bible Club, again run from the village hall, was a fantastic week where we had an average of 30 children attend every day to do craft, sing songs, learn memory verses, watch the sketch and hear Bible stories.

Both of these events couldn't run without the dedication and hard work of the teams to prepare, run the event and clean up afterwards. We are so blessed as a church to have gifted people who serve so enthusiastically and willingly at these events.

Our Christmas Eve Carols by Candlelight service at the Village Hall was again very well attended by many from the village and is always a good opportunity to invite friends and neighbours to our regular services and events run out of the chapel.

In 2022 the chapel had a presence at the Caerwent fete. This was a slimmed down version of the Caerwent show that was a fixture in the Summer calendar for so many years prior to COVID

lockdown. Our gazebo had various games which people could come and play for free as well as a question box where people were invited to put a ball into a box which they felt was most appropriate. The chapel band played some jigs and reels which went down well, so much so that we have been invited back to have a more organised Ceilidh in 2023!

We were saddened to lose one of our older attendees in 2023. June Goulding, who had not been well enough to attend for many years but was still fondly remembered by many in the church, went to be with the Lord in June. Eddie Jones led this service of remembrance.

It was such a joy in July to hold a dedication service for the children born to church families in recent years. Such a service had not been possible due to COVID restrictions so it was wonderful for all the children and parents to be at the front of church and for the church members to commit themselves to pray for them as they seek to bring them up in the way of the Lord.

It was great to welcome Donna Witchard, Josh Witchard and Ian and Muriel Ashton into membership in 2023. This gives us a membership of 35, the highest it has been for many years.

As a church we remain committed to pray for and give financially towards our five key missionary organisations: FIEC, MAF, Martin & Ruth Harrison (Reach Beyond), WEC & SGA. Additionally, we have hosted a variety of missionary speakers to our mid-week prayer meeting and have been blessed to hear how God is working in all parts of the world.

We are grateful to be a part of the AECW South East Wales cluster of churches and continue to benefit from their fellowship both at the joint prayer meetings and the pulpit swap in June where John Funnell preached for us. Continued membership of the FIEC provides us with useful resources and assistance whenever needed.

So, as we look to the next 12 months it is with a sense of excitement and anticipation of what God is doing in the life of this church. As always our prayer is that we will praise Him for all that is past and trust Him for all that's to come

Andrew Close
(Secretary)

Caerwent Evangelical Baptist Chapel
Receipts and Payments Accounts
 Year ended 31st March 2023

Line	Note	General Fund	Restricted Funds	Total	Year To 31/03/22
<u>Receipts</u>					
1	Weekly Loose Offerings – Non-Gift-Aided	5,897.50		5,897.50	6,155
2	Gift-Aided and Other Offerings and Gifts	45,298.10		45,298.10	39,487
3	Tax Recovered on Gift-Aided Offerings	10,746.73		10,746.73	9,483
4	<i>Total General Receipts</i>	61,942.33		61,942.33	55,125
5	Earmarked Gifts		680.00	680.00	4,607
6	<i>Total of General Receipts and Earmarked Gifts</i>	61,942.33	680.00	62,622.33	59,732
7	Other – Mon. C.C. for upkeep of graveyard	240.00		240.00	240
8	– M Lovell Estate	1,000.00		1,000.00	
9	– FIEC Hardship Fund	500.00		500.00	
10	– Wreath-making donations	173.40		173.40	
11	– Fish and Chip Supper – Gift Aided	100.00		100.00	
12	– Fish and Chip Supper	100.00		100.00	
13	<i>Total Receipts</i>	64,055.73	680.00	64,735.73	59,972
<u>Payments</u>					
14	Ministry	49,428.19		49,428.19	45,698
15	Benevolence	460.00		460.00	
16	Outreach	3,045.21		3,045.21	2,045
17	Sunday Club/Little Fishes/CKC/Youth	503.40		503.40	135
18	Mission Support	5,925.84		5,925.84	6,763
19	Donations	1,500.00		1,500.00	950
20	Earmarked Gifts paid over		410.00	410.00	4,528
21	Training	587.65		587.65	1,405
22	<i>Total Ministry & Mission Related Payments</i>	61,450.29	410.00	61,860.29	61,524
23	Insurance	950.33		950.33	894
24	Repairs and Renewals	6,768.66		6,768.66	8,433
25	Light, Heat and Water	1,690.25		1,690.25	3,058
26	Telephone	431.72		431.72	317
27	Sundry	1,767.41		1,767.41	1,713
28	<i>Total General Payments</i>	11,608.37	.00	11,608.37	14,415
29	<i>Total Payments</i>	73,058.66	410.00	73,468.66	75,939
30	Excess of Payments over Receipts (or Vice Versa)	-9,002.93	270.00	-8,732.93	-15,967
<u>Balance Sheet as at 31st March 2023</u>					As at 31/03/22
31	Bank Balance			43,227.06	51,960
Represented by:					
<u>General Fund</u>					
32	Opening Balance		51,879.99		
33	<u>Less</u> Excess of Payments over Receipts during the year		-9,002.93		
34	Closing Balance			42,877.06	51,880
<u>Restricted Funds</u>					
35	Earmarked Gifts not paid over during the year			350.00	80
36				43,227.06	51,960
<u>Assets as at 31/3/2023</u>					
37	Furniture and Equipment				
38	Gift Aid Tax for year to 31/3/2023 not yet claimed				
39					
<u>Liabilities as at 31/3/2023</u>					
10	Electricity	£5,815.37		approx.	
	Water	£83.01		approx.	
	March PAYE	£629.01			

**Report to the trustees / members of
Caerwent Evangelical Baptist Church
on the accounts for the year ended 31st March 2023,
set out on pages 1 – 3. (Charity no. 1163825)**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st March 2023.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and, in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

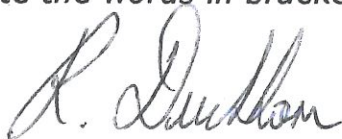
I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that, in any material respect:

- 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 brackets if they do not apply*

Signed:



Date:

3/SEP/2023

Name:

ROBERT DUCKHAM

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

AAT. LEVEL FOUR DIPLOMA IN ACCOUNTING

Address:

SEASONS
6 NEWTON MANOR
SHIRENEWTON
MONMOUTHSHIRE
NP16 6UA.

CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales - Charity number 1163825

Accounts

Secretary Report 2022

As we emerged out of the COVID-19 pandemic, we challenged ourselves as to what clubs and groups could restart and what changes we could make in order to make them more effective.

Our evening services now start at 5:00pm where we can bring our tea and have fellowship with one another prior to the service consisting of singing hymns, praying together and looking at various subjects, such as the feasts and sacrifices in the Bible, and how to share the gospel with...yourself, children, atheists. These have been a source of great help as we seek to build one another up in the faith and continue that level of intimacy we enjoyed during the lockdown when meetings were held on Zoom.

Little Fishes restarted in September 2022 and is showing really encouraging signs with lots of new mums and children. The new children's work, renamed CKC (Caerwent Kids Club), starts October 7th along with the Youth. Both meetings will now take place on a Friday evening at 5:30pm and 7:00pm respectively.

Membership numbers have remained steady. Sadly, we said goodbye to our dear friends, Evan and Dorothy Griffiths, who moved into their daughter's house so that they can be better cared for in their advancing years. Their final service with us was very emotional and we miss them greatly. Also, this year the eldest member of our church, Margaret Lovell, was called home. Margaret was living in a nursing home in recent years but will be remembered with love and affection by all in the Chapel.

We were delighted to be able to hold our Fireworks evening at the home of Rob and Aimee Phelps. This was a fantastic evening where 300+ people came to watch amazing fireworks, listen to the music provided by the chapel folk band and hear a short gospel talk by Gwydion. Some great contacts were made, including the local MP.

The ladies hosted the Christmas Wreath making evening in the Village Hall which was a wonderful evening with some great conversations and opportunity to give invitations to other meetings.

We were able to book the Village Hall to host our Carols by Candlelight evening. This is always a special evening, and the earlier time brought many families along to enjoy carols and a gospel message.

Moving into the Summer of 2022 we held our first Holiday Club in 3 years. It was a really great week with a team who gave of their time and energy to give the children a great time of learning songs, doing craft, quizzes, games and watching the daily sketch. The week culminated in the Friday sausage sizzle where the church building was packed with the children and their parents.

The Caerwent Village show restarted in 2022 after the enforced break. This was a smaller event than previous years and the chapel were a visible presence with our gazebo that contained games, free books and an opportunity for those attending to answer the "question of the day".

2022 also saw a big change to the fabric of the building as we skimmed the walls and repainted the entire main hall in blue and white. All have commented that it gives the room a fresh, modern and inviting feel. We have also invested in a new piano. This works well through the PA system when other instruments are being played and allows us to transpose hymns into singable key signatures.

In June 2022 the church appointed Libby Emlyn to be our church worker. Her appointment relieves the Elders of some duties so they can be freed up to visit and preach more effectively. The appointment will also allow help our Pastor greatly in visitation of the ladies in the church and an opportunity for outreach possibilities from Caerwent.

It was a joy to return to meeting in person with our AECW cluster churches in 2022 for our cluster prayer meeting. We continue to hold regular missionary prayer meetings on a Wednesday evening from a variety of organisations including those from the five organisations to whom we give a tenth of our annual income.

I'm grateful to those who have preached for us while our Pastor has been on holiday or preaching in other churches. These include our own Elders and those from other local churches.

As you can tell from the above 2021-22 was a busy year and we look to God to grow the church both in number but also in fruitfulness and faithfulness to his word.

Andrew Close



Caerwent
Evangelical Baptist Chapel

Caerwent Baptist Chapel
Year Ended 31 March 2022
Income and Expenditure Account

	Note	2022		2021		Change
		£	£	£	£	
<u>Income</u>						
Offerings		6,550.57		16,009.39		-9,458.82
Covenants and gifts		42,986.91		37,931.70		5,055.21
Tax credit – Covenanted Income		£9,482.93		£9,845.25		-362.32
			59,020.41		63,786.34	-4,765.93
Monmouthshire C.C. - re upkeep of graveyard			240.00		240.00	-
Total Income			<u>59,260.41</u>		<u>64,026.34</u>	-4,765.93
<u>Expenditure</u>						
Wages and Allowances	1	43,327.64		38,151.34		5,176.30
Printing and Publicity	2	-		42.56		-42.56
Insurance and Rental Fees	3	894.55		860.54		34.01
Speakers		968.00		700.60		267.40
Outreach		-		-		-
Repairs and Sundries	4	12,450.84		4,138.97		8,311.87
Npower & British Gas		2,934.70		2,611.30		323.40
Talk Talk		317.22		281.91		35.31
Welsh Water		178.88		302.03		-123.15
ThirtyOne:Eight		312.75		205.75		107.00
Thesaurus S/W Brightpay Connect		7.20		-		7.20
Churches Child Protection Fees		-		-		-
Donations	5	14,089.29		4,970.00		9,119.29
Furnishings/Equipment	6	-		2,506.28		-2,506.28
Sunday School/Mini/Mega/Giga		134.88		-		134.88
Pastor's Book Allowance		443.08		430.74		12.34
Cleaner		-		360.00		-360.00
Total Expense			76059.03		55,562.02	20,497.01
Net (Deficit)/Surplus for the Year			<u>-16,798.62</u>		<u>8,464.32</u>	-25,262.94

Caerwent Baptist Chapel
Year Ended 31 March 2022
Notes to the Income and Expenditure Account

Note	2022		2021	
	£	£	£	£
1	<u>Wages and Allowances</u>			
	Pastor's Stipend	28,826.94	26,451.29	
	National Insurance	11,588.37	9,326.37	
	Pastor's Pension Policy	2,912.33	2,373.68	
		<u>43,327.64</u>	<u>38,151.34</u>	
2	<u>Printing and Publicity</u>			
	C.P.O.	-	-	
	Evangelicals Now	-	-	
	Advertising	-	-	
	Stationary General	-	42.56	
		<u>0.00</u>	<u>42.56</u>	
3	<u>Insurance and Rental Fees</u>			
	Buildings, contents and money insurance	894.55	860.54	
		<u>894.55</u>	<u>860.54</u>	
4	<u>Repairs and Sundries</u>			
	Food function & Fun Day expenses	22.23	-	
	Buildings	4,050.00	-	
	Holiday Club/Fun Day/Outreach	2,023.00	874.76	
	Sundry	6,355.61	3,264.21	
		<u>12,450.84</u>	<u>4,138.97</u>	
5	<u>Donations</u>			
	Ruth & martin (STO)	500.00	2,000.00	
	Others (see below)	13,239.29	2,300.00	
	Student (STO)	350.00	420.00	
	AECW (See below)	-	250.00	
		<u>14,089.29</u>	<u>4,970.00</u>	
6	<u>Furnishings/Equipment</u>			
	Spartan Audio Ltd.	-	2,506.28	
		<u>-</u>	<u>2,506.28</u>	
				<u>2,506.28</u>
	Other Donations			
	Reach Beyond	-	500	
	Albanian Evangelical Mission	-	100.00	
	London City Mission	-	100.00	
	United Beach Mission	-	100.00	
	Just Giving (Visors)	-	500.00	
	NODDFA BAPTIST CHURCH	-	500.00	
	Tom and Emma Morgan	-	500.00	
	Donations/Gifts (Various)	3,566.44	-	
	Missionary (FIEC, AECW, Slavic Gospel, Mission Aviation, Harrison's, DJ McKee, SGA Ukraine)	9,672.85	-	
		<u>13,239.29</u>	<u>2,300.00</u>	

Caerwent Baptist Chapel
Year Ended 31 March 2022
Balance Sheet

	Note	2022		2021		Change
		£	£	£	£	
Current Assets						
Bank current account - balance per statement		51,322.89		68,064.17		
Monies still to be deposited		706.00		-		
Less: Unpresented cheques (559)		-68.9		-35.00		
Less: Unpresented cheques (487 & 367 for 2018/2019; 549 for 2021) Removed for 2022		-		-102.00		
		<u>51,959.99</u>		<u>67,927.17</u>	-	15,967.18
Prepayments		-		-		-
Total Current Assets		<u><u>51,959.99</u></u>		<u><u>67,927.17</u></u>	-	15,967.18
Current Liabilities						
Pension payment due		-		-		-
PAYE due to Inland Revenue		-		-		-
Total Current Liabilities		<u><u>-</u></u>		<u><u>-</u></u>		-
Total Net Assets		<u><u>51,959.99</u></u>		<u><u>67,927.17</u></u>	-	15,967.18
Represented By:						
General Church Fund (Now includes building fund for 2022)	7		51,959.99	83,975.89	-	32,015.90
Building Fund (Now combined with Church funds for 2022)	8		-	- 16,690.24		16,690.24
Steve's Fund (Now combined with Church fund for 2022)	9		-	-		-
Child Youth Fund (Now combined with Church fund for 2022)	10		-	641.52	-	641.52
Total of Funds			<u><u>51,959.99</u></u>	<u><u>67,927.17</u></u>	-	15,967.18

Caerwent Baptist Chapel
Year Ended 31 March 2022
Notes to the Balance Sheet

Note

	2022	2021
7		
General Church Fund (Building, Steve's & Child Youth funds now combined into Church fund for 2022)	£	£
Balance brought forward (Reduced by -£16690.24 from building fund)	67,285.65	75,511.57
Uncashed cheques added back into Church fund (£102 + £35)	137.00	
Remainder of Steve's fund transferred in.	694.44	
Remainder of Child Youth fund transferred in.	641.52	
(Deficit)/Surplus for the year	-16,798.62	8,464.32
Balance carried forward	<u><u>51,959.99</u></u>	<u><u>83,975.89</u></u>
8		
Building Fund (Now closed for 2022 accounts)	£	£
Balance brought forward		-10,985.84
Receipts	-	-
Donations received	-	-
	<u>-</u>	<u>-10,985.84</u>
Payments	-	-5,704.40
Balance carried forward	<u><u>-</u></u>	<u><u>- 16,690.24</u></u>
9		
Steve's Fund (Remainder now transferred into the Church fund).	£	£
Balance brought forward	-	-
Donations received	767.82	-
Donations made to Steve	-73.38	-
Remainder of fund transferred to Church fund	-694.44	-
Balance carried forward	<u><u>-</u></u>	<u><u>-</u></u>
10		
Child Youth Fund (Remainder now transferred into the Church fund)	£	£
Balance brought forward	641.52	641.52
Donations received	-	-
Remainder of fund transferred to Church fund.	-641.52	-
Balance carried forward	<u><u>-</u></u>	<u><u>641.52</u></u>

'Seasons',
6, Newton Manor,
Shirenewton,
Chepstow,
Monmouthshire,
NP16 6UA.

Monday, 12 September 2022

Tel: 01291 641764
Email: rob.duckham@btinternet.com

The Members
Caerwent Baptist Chapel
Caerwent
Monmouthshire

Dear All

Accounts for the year ended 31 March 2022

I have performed an independent examination of the accounting records kept by the Chapel and created the attached accounts for the year ended 31 March 2022.

General Comments

In continuing to simplify the accounts, the building fund, Steve's fund and the Child Youth fund have been combined with the general fund. Reference to these funds will completely disappear in the 2023 accounts.

The income to the Chapel has decreased for the year compared to 2021. In summary:

- Offerings have decreased by £9458
- Covenants and gifts have increased by £5055
- Gift aid has decreased by £362

In total, the income for this year has decreased by £4765.93 from £64,026.34 for 2020/21 to £59,260.41 for 2021/22.

Expenditure has increased for the year compared to 2021. The main areas where increases have been incurred for 2022 are:

- Donations/gifts: an increase in £9119.29
- Repairs and sundries: an increase of £8311.87
- Wages and allowances: an increase of £5176.30

Expenditure for this year is £76,059.03 compared to £55,562.02 for 2021, an increase of £20,497.01.

Taking into account the above income and expenditure, there is a net deficit for the year of £16,798.62.

General Church Fund

The balance of the general church fund at the end of this year stands at £51,959.99 (This takes into account the adding back in of £137 of un-presented cheques from previous years and the combining of the remaining three funds into the general church fund).

In order to get a more realistic comparison with 2021 accounts, had the same changes been made to the 2021 accounts (adding back in of cheques, combining all funds into the general church fund etc.) then this would have shown the fund decreasing by £16,104.18 from £68,064.17 (£67,927.17 + £137) to £51,959.99.

Child Youth Fund

No donations have been received this year. The balance remains at £641.52. This balance has been transferred into the general church fund and is now closed.

Building Fund

This has now been combined with the Church fund and is now closed.

Steve's Fund

Donations received to this fund totaled £767.82 and one payment of £73.38 was made from the fund. The fund stands at £694.44. This balance has now been transferred into the general church fund and is now closed.

Bank Balance

The bank balance at the end of this year stands at £51,959.99 (allowing for any unrepresented cheques, monies still to be deposited) and is the summation of the individual amounts of the above funds. This compares with £67,927.17 for 2021, resulting in a decrease of £15,967.18.

- **Unpresented Cheques:**
 - There is one unpresented cheque for this year, cheque 559 for £68.90 and this is included in the balance sheet.
 - The following unpresented cheques, totaling £137 from previous years, have now been removed from this year's accounts:
 - 487 & 367, totaling £102, from 2019
 - 549 for £35 from 2021The £137 has been added back into the general church fund for 2022.
- **Monies to be deposited:**
 - There are £706 of offerings which were collected in the final week of this reporting period but were not deposited into the bank during this reporting period. Depositing of these monies will be shown in the accounts for 2022/23.

Gift Aid

Gift aid to be claimed for 2021/22 from receipts for this year will be £10,746.73 and will be shown in next year's accounts.

Fees

There is no charge in preparing the accounts and for any materials used.

Yours sincerely,

Rob Duckham

CAERWENT EVANGELICAL BAPTIST CHAPEL

England & Wales - Charity number 1163825

Accounts

Secretary Report 2021

Twelve months ago I wrote my secretary's report describing the unprecedented national lockdown that affected every church up and down the country. All the activities that we ran out of Caerwent Chapel ceased as we followed government guidelines but we tried to maintain ways of engaging with our community as well as within our own church family.

Twelve months on we are only just emerging out of restrictions and are looking forward to returning to a sense of normality in the coming months. This will include a return to meeting twice on a Sunday, singing with instruments rather than using backing tracks, refreshments after the morning and evening services, a return of Young People's work among many other things. We have challenged ourselves to not just to pick up where we left off but to do things even better than before.

There are some things that we will continue to do such as broadcasting the sermons online and using Zoom for meetings such as the mid-week Prayer Meeting and Ladies Bible study. This use of technology has allowed many people to maintain contact with the chapel even if they are unwell, elderly or at home looking after children and I'm grateful to those who have given of them time to help with learning the technology.

One advantage that being in lockdown has given us is a great opportunity to do an awful lot of behind the scenes administrative work which often goes unnoticed.

- We now have a new set of church rules and an amended constitution to allow us to appoint Elders which Pastor has described in his report. We are grateful for the help AECW and in particular Peter Milsom has been in helping us with the process of calling elders.
- We have a new GDPR (Data Protection) document which sets out our policy regarding what information we are allowed to store both within our membership and people who we come into contact with through the various groups we run at the church.

Thanks to Gwydion Emlyn for the large amount of work he has put into completing these essential documents and Ken Foot for reviewing them.

- We have a new Safeguarding policy which is essential in order to protect ourselves and those we are seeking to reach out to.

Many thanks to Gwydion and Libby Emlyn for their hard work on this document

Our membership numbers remain stable but we have rejoiced over many new faces coming to the church during the last 12 months. A particular highlight was the baptismal service in late August of Tom Harding, Rob and Aimee Phelps held at Tom's house with the baptismal taking place in a stream which was blocked for the occasion. What a joy it was to sing songs, hear wonderful testimonies of God's saving work in the lives of the individuals and enjoy fellowship with one another afterwards. There are others who have expressed a desire to be baptised in the coming months but in the warmer conditions of the chapel!

I'm grateful to those men from local churches who have stepped into the pulpit to preach when our Pastor has been away on holiday or has been unwell. The ministry has been varied in its delivery and application but always faithful to Scripture.

Many thanks also to those within our number who have taken the mid-week prayer meeting.

The year ahead looks to be tremendously exciting as we see the return of many people on a Sunday and consider the problem of the building not being big enough for everyone to come and worship with us. There are many evangelistic opportunities that we can plan assuming lockdown restrictions continue to allow.

Andrew Close
(Secretary)



Caerwent
Evangelical Baptist Chapel

'Seasons',
6, Newton Manor,
Shirenewton,
Chepstow,
Monmouthshire,
NP16 6UA.

Saturday, 11 September 2021

Tel : 01291 641764
Email : rob.duckham@btinternet.com

The Members
Caerwent Baptist Chapel
Caerwent
Monmouthshire

Dear All

Accounts for the year ended 31 March, 2021.

I have performed an independent examination of the accounting records kept by the Chapel and created the attached accounts for the year ended 31 March, 2021.

General Comments

Starting this reporting year, 2020/2021, the missionary fund has been combined with the general church fund in order to simplify the accounts. Donations received for missionaries will form part of the offerings and donations to missionaries will form part of the general expenditure of the Chapel.

The income to the Chapel has increased for the year compared to 2020. In summary:

- Offerings have increased by £1010.25; partly due to any missionary donations now being part of the offerings.
- Covenants and gifts have increased by £1085.79.
- Gift aid has increased by £233.57 due to the increases in covenants.

Overall, the income this year has increased by a total of £2329.61 from £61,696.73 for 2019/20 to £64026.34 for 2020/21.

Expenditure for this year has increased by £6424.93 compared to 2020. In summary:

- The increase is principally brought about by the increase in wages and allowances of £7160.63.
- If wages and allowance are removed from expenditure, then there is an increase in remaining expenses for the Chapel of £735.60 compared to 2020.
- Expenditure for this year is £55,562.02 compared to £49,137.09 for 2020.

Taking the above income and expenditure into account, the net surplus for the year is £8464.23.

(It should be noted that now the missionary fund is part of the general church fund a direct comparison with last year's surplus is not valid).

General Church Fund

The balance of the general church fund at the end of this year has increased by £8464.32 to £83,975.89 from £75,511.57 for 2020. However, it should be noted that there have been no

specific donations for the building fund this year and the balance stands at -£16,690.24. This deficit would have been covered by monies from the General Church Fund.

I think it might be sensible to now combine the building fund with the general church fund and any building expenses form part of general expenditure of the Chapel. Specific building expenses can still be itemised in the notes to the Income and Expenditure Account.

Missionary Fund

This fund has now been combined into the church fund with missionary donations for this year being listed in the notes to the Income and Expenditure Account, item 5.

Child Youth Fund

No donations have been received this year. The balance remains at £641.52.

Building Fund

No donations have been received this year. Combined with the balance remaining from last year of -£10985.84 and £5704.40 having being spent on various projects during this year the fund now stands at -£16690.24, these monies being taken from the General Church Fund to fund the projects. As stated above, it may be sensible to now combine this fund with the general church fund.

Bank Balance

The bank balance at the end of this year stands at £67,927.17 allowing for any uncashed cheques and is a summation of the individual amounts of the above funds. This compares to £65,167.25 for 2020, resulting in an increase of £2759.92.

Gift Aid

Gift aid to be claimed for 2020/21 from receipts for this year will be £9482.93.

Fees

There is no charge in preparing the accounts and for any materials used.

Yours sincerely,

Rob Duckham

Caerwent Baptist Chapel
Year Ended 31 March 2021
Income and Expenditure Account

	Note	2021		2020		Change
		£	£	£	£	
<u>Income</u>						
Offerings		16,009.39		14,999.14		1,010.25
Covenants and gifts		37,931.70		36,845.91		1,085.79
Tax credit – Covenanted Income		£9,845.25		£9,611.68		233.57
			63,786.34		61,456.73	2,329.61
Monmouthshire C.C. - re upkeep of graveyard			240.00		240.00	0.00
Total Income			<u>64,026.34</u>		<u>61,696.73</u>	2,329.61
<u>Expenditure</u>						
Wages and Allowances	1	38,151.34		30,990.81		7,160.53
Printing and Publicity	2	42.56		36.00		6.56
Insurance and Rental Fees	3	860.54		1,000.72		-140.18
Speakers		700.60		1,569.40		-868.80
Outreach		-		-		
Repairs and Sundries	4	4,138.97		7,755.94		-3,616.97
Npower & British Gas		2,611.30		1,421.28		1,190.02
Talk Talk		281.91		309.26		-27.35
Welsh Water		302.03		246.16		55.87
ThirtyOne:Eight		205.75		-		
Christian Copyright Licence		-		-		
Churches Child Protection Fees		-		-		
Donations	5	4,970.00		3,775.13		1,194.87
Furnishings/Equipment	6	2,506.28		-		2,506.28
Sunday School/Mini/Mega/Giga		-		575.85		-575.85
Pastor's Book Allowance		430.74		556.54		-125.80
Cleaner		360.00		900.00		-540.00
Total Expense			55,562.02		49,137.09	6,424.93
Net (Deficit)/Surplus for the Year			<u>8,464.32</u>		<u>12,559.64</u>	-4,095.32

Caerwent Baptist Chapel
Year Ended 31 March 2021

Notes to the Income and Expenditure Account

Note	2021		2020	
	£	£	£	£
1	<u>Wages and Allowances</u>			
	26,451.29		22,859.82	
	9,326.37		6,266.16	
	2,373.68		1,864.83	
		<u>38,151.34</u>		<u>30,990.81</u>
2	<u>Printing and Publicity</u>			
	-		-	
	-		-	
	-		-	
	42.56		36.00	
		<u>42.56</u>		<u>36.00</u>
3	<u>Insurance and Rental Fees</u>			
	860.54		815.39	
	-		185.33	
		<u>860.54</u>		<u>1,000.72</u>
4	<u>Repairs and Sundries</u>			
	0		327.37	
	874.76		1,886.01	
	3264.21		5,542.56	
		<u>4,138.97</u>		<u>7,755.94</u>
5	<u>Donations</u>			
	2000.00		2,000.00	
	2,300.00		1,172.47	
	420.00		420.00	
	250.00		182.66	
		<u>4,970.00</u>		<u>3,775.13</u>
6	<u>Furnishings/Equipment</u>			
	2,506.28		-	
		<u>2,506.28</u>		<u>0.00</u>
				<u>0.00</u>
	Other Donations			
	500		500	
	100		-	
	100		-	
	100		-	
	500		-	
	500		-	
	500		-	
	-		500	
	-		22.47	
	-		140	
	-		10	
	-		0	
		<u>2,300.00</u>		<u>1,172.47</u>

Caerwent Baptist Chapel
Year Ended 31 March 2021
Balance Sheet

	Note	2021		2020		Change
		£	£	£	£	
Current Assets						
Bank current account - balance per statement		68,064.17		67,628.05		
Monies to be deposited		-		350.00		
Less: Unpresented cheques		-35		-2,708.80		
Less: Unpresented cheques (487 & 367; 2018/2019)		<u>-102</u>		<u>-102.00</u>		
			67,927.17		65,167.25	2,759.92
Prepayments			-		-	-
Total Current Assets			<u><u>67,927.17</u></u>		<u><u>65,167.25</u></u>	2,759.92
Current Liabilities						
Pension payment due			-		-	-
Due to Caerwent Playing Fields			-		-	-
PAYE due to Inland Revenue			-		-	-
Total Current Liabilities			<u><u>-</u></u>		<u><u>-</u></u>	-
Total Net Assets			<u><u>67,927.17</u></u>		<u><u>65,167.25</u></u>	2,759.92
Represented By:						
General Church Fund	7		83,975.89		75,511.57	8,464.32
Building Fund	8		-16,690.24		- 10,985.84	-5704.4
Missionary Fund	9		-		-	-
Child Youth Fund	10		641.52		641.52	-
Total of Funds			<u><u>67,927.17</u></u>		<u><u>65,167.25</u></u>	2,759.92

**Caerwent Baptist Chapel
Year Ended 31 March 2021**

Note

Notes to the Balance Sheet

7	General Church Fund	2021	2020
		£	£
	Balance brought forward	75,511.57	62,951.93
	(Deficit)/Surplus for the year	8,464.32	12,559.64
		<u>83,975.89</u>	<u>75,511.57</u>
	Transfer to Missionary fund		
	Balance carried forward	<u><u>83,975.89</u></u>	<u><u>75,511.57</u></u>
8	Building Fund	£	£
	Balance brought forward	- 10,985.84	- 4,394.60
	Receipts	-	-
	Transfer from church general fund	-	-
	Donations received	-	£1,200.00
		<u>- 10,985.84</u>	<u>- 3,194.60</u>
	Payments	-5,704.40	-7,791.24
	Balance carried forward	<u><u>-16,690.24</u></u>	<u><u>- 10,985.84</u></u>
9	Missionary Fund	£	£
	Balance brought forward	-	20.00
	Donations received	-	2,816.80
	Transfer from General Church Fund	-	-
		-	<u>2,836.80</u>
	Less: Missionary General expenses	-	-
	Less: Donations made to missionaries	-	<u>-2,836.80</u>
	Balance carried forward	-	<u><u>-</u></u>
10	Child Youth Fund	£	£
	Balance brought forward	641.52	596.17
	Donations received	-	45.35
	Balance carried forward	<u><u>641.52</u></u>	<u><u>641.52</u></u>

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Saturday, 11 September 2021

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