

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

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Saturday, 11 September 2021

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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>			
	Pastor's Stipend	26,451.29	22,859.82	
	National Insurance	9,326.37	6,266.16	
	Pastor's Pension Policy	2,373.68	1,864.83	
		<u>38,151.34</u>		<u>30,990.81</u>
2	<u>Printing and Publicity</u>			
	C.P.O.	-	-	
	Evangelicals Now	-	-	
	Advertising	-	-	
	Stationary General	42.56	36.00	
		<u>42.56</u>		<u>36.00</u>
3	<u>Insurance and Rental Fees</u>			
	Buildings, contents and money insurance	860.54	815.39	
	Chubb Fire rental fees	-	185.33	
		<u>860.54</u>		<u>1,000.72</u>
4	<u>Repairs and Sundries</u>			
	Food function & Fun Day expenses	0	327.37	
	Holiday Club/Fun Day/Outreach	874.76	1,886.01	
	Sundry	3264.21	5,542.56	
		<u>4,138.97</u>		<u>7,755.94</u>
5	<u>Donations</u>			
	Ruth & martin (STO)	2000.00	2,000.00	
	Others (see below)	2,300.00	1,172.47	
	Student (STO)	420.00	420.00	
	AECW	250.00	182.66	
		<u>4,970.00</u>		<u>3,775.13</u>
6	<u>Furnishings/Equipment</u>			
	Spartan Audio Ltd.	2,506.28	-	
		<u>2,506.28</u>		<u>0.00</u>

Other Donations

Reach Beyond	500	500
Albanian Evangelical Mission	100	-
London City Mission	100	-
United Beach Mission	100	-
Just Giving (Visors)	500	-
NODDFA BAPTIST CHURCH	500	-
Tom and Emma Morgan	500	-
John Funnel	-	500
AECW Fun Day (Ebenezercongreg)	-	22.47
Caerwent PFA LTD (AECW Barn Dance)	-	140
Emmanuel Church (cluster meeting)	-	10
FIEC	-	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>67,927.17</u>	<u>65,167.25</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>	-
Total Net Assets		<u>67,927.17</u>	<u>65,167.25</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	<u>641.52</u>	<u>641.52</u>	-
Total of Funds		<u>67,927.17</u>	<u>65,167.25</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></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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