

# **GRACE CHURCH CARDIFF**

---

## **REPORT AND ACCOUNTS FOR THE YEAR ENDING 31<sup>ST</sup> MARCH 2021**

---

**C Management Services  
69 Velindre Road  
Whitchurch  
Cardiff  
CF14 2TF**

**GRACE CHURCH CARDIFF**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**CHARITY INFORMATION**

<b>Trustees:</b>	Wendy Babawi Owen Cottom Chloe Davies Dafydd Morse Benjamin Saunders
<b>Pastor:</b>	Owen Cottom
<b>Treasurer:</b>	Dafydd Morse
<b>Charitable position:</b>	Registered Charity number 1177940
<b>Governing Document:</b>	CIO Foundation Model dated 12 <sup>th</sup> April 2018
<b>Address for correspondence:</b>	Grace Church Cardiff 64 Paget Street Cardiff CF11 7JY
<b>Independent Examiner:</b>	Paul Burnell ACMI C Management Services 69 Velindre Road CARDIFF CF14 2TF
<b>Bankers:</b>	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

**CONTENTS**

	Page
Charity Information	2
Trustees Report	3-6
Independent Examiners Report	7
Statement of Financial Activities	8
Statement of Assets and Liabilities	9
Notes to the Accounts	10

## **REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

### **Aim and purposes**

Grace Church Cardiff exists to play a part in the advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit, including through providing services for prayer and worship and pastoral care and outreach into the community.

### **Objectives and Activities**

Grace Church Cardiff is committed to enabling as many ordinary people as possible to worship as part of our church community, and to access the care and friendship of the church. We seek to be a community-facing church, consistently supporting community initiatives and starting new ones that allow us to serve as many people as possible along the lines of our aim and purpose.

Our year has been filled with activities that have sought to benefit the worshipping community, as well as the cross-section of society that we have come into contact with. When planning activities we have done so with the Commission's guidance on public benefit in mind. The activities listed below encompass the ways in which we have sought to cultivate public benefit in our church and wider community, though;

- Worship, prayer and developing people's knowledge and faith in Jesus
- Provision of pastoral care for people in our church and wider community
- Local community outreach initiatives
- Mission and Evangelism

### **Achievements and Performance**

#### *Worship, prayer and developing people's knowledge and faith in Jesus*

Grace Church runs weekly Sunday services that are both spiritually enriching and relationally fulfilling. We make space for people to come as they are - encouraging people to engage as little or as much as they are comfortable with when it comes to the times of worship. All of our services seek to be as intelligible and accessible to those who are not familiar with the Christian faith as possible. Due to the coronavirus pandemic, these activities have taken place either in person, or online, or a combination of the two, depending on government guidelines and the needs of the local community.

We have seen our congregation grow in number in this year; starting the year with around 60 adults and a dozen children and ending it with approximately 70 adults and 20 children attending regularly. We have continued our children's work that runs alongside the main church service where government guidelines have allowed. This provides respite for parents, with trained and safely recruited volunteers providing excellent children's work provision and teaching children about faith in Jesus.

On occasion we have run special services, such as our Christmas events which saw the participation of many members of the wider community.

Midweek groups run alongside Sunday mornings as extra opportunities to study the bible and pray together in an informal, welcoming environment. We have also run occasional worship nights that

provide another opportunity for people to deepen their faith experience. Due to the coronavirus pandemic, these activities have taken place either in person, or online, or a combination of the two, depending on government guidelines and the needs of the local community.

### *Pastoral Care*

Our pastor and other trained and recognised members of the congregation regularly meet with attendees who have a wide range of spiritual, relational and emotional needs. Our Hardship Fund has been used to provide aid in instances of financial crisis amongst members of our congregation or those in the wider community with whom we have had a regular contact and has enabled us to welcome people into the congregation.

Additionally, we have regularly run social events for church members and members of the community during the pandemic when government guidelines have allowed with the purpose of preventing loneliness in an otherwise isolating period.

A small number of trained volunteers have been regularly involved in door-to-door work, taking questionnaires that seek to understand the community and in particular find any who may be in need within the wider community, who can access the support and help of the church. This has provided a platform to help a small number of members of the community who struggle with loneliness.

We launched one of our most successful pastoral initiatives in the Summer holidays of 2020 called Make Lunch. This is a community outreach and pastoral activity in partnership with the charity Transforming lives for Good (TLG). Several times each week throughout the summer holidays, we ran a lunch club for families on free school meals in the area, providing a nutritious meal, fun activities and friendship during the school holidays to target holiday hunger and reach out into the community. Several members of the church have undergone training offered by TLG to better equip them to deliver this. We have also delivered food parcels to these families during other holiday seasons, and many of these families now join us for our other activities.

### *Local Community Outreach initiatives*

We have sought to support members of the congregation who have initiated and participated in a number of community initiatives such as litter picks. During the Christmas period several low-key community events were organised, including carol services and a Christmas trail. For Easter 2021, in collaboration with other local churches, we organized an Easter art trail for the local community, with artwork depicting scenes from the Easter story displayed in various locations in the local community.

Our hope and desire to start a youth group, midweek children's group and midweek toddlers' group have been postponed due to the pandemic, but we eagerly anticipate being able to launch these in the near future.

We recognised that the Covid-19 pandemic had had a significant impact on our community's mental health and many people were struggling to process the impact of the pandemic on their lives. For this reason, we ran "Conversations", a virtually streamed series in which members of the church broadcast an informal conversation around the Bible's view on relevant issues faced by much of the community. Topics included truth and trust, suffering and grief and peace and mental health. These were well received and the feedback was overwhelmingly positive.

### *Mission and Evangelism*

Due to the coronavirus pandemic, our Alpha course has taken place online this year. The course seeks to help people to grow in their understanding of the Christian faith in a non-threatening environment where they can ask questions.

We dedicated £6000 of our annual budget to financially supporting mission work beyond our church or overseas (see financial report for breakdown). We have financially supported:

- Jonathan Harris, local Operation Mobilisation mission partner working in Cardiff
- Advance global fund which seeks to plant new churches across the globe
- Mission India, a mission organisation planting new locally led churches across India
- Africans Reaching Africa, a mission organisation planting new locally led churches in West African countries

Members of our congregation generously gave to other mission initiatives through the course of the year.

### **Premises of activities**

Across the year we have used a number of community venues for our in-person activities. Our Sunday gatherings have taken place in the community Leisure Centre and we have also hired a local cafe, the local pub, and a local pavilion centre for other community events. This enables us to meaningfully engage with our local community, as well as financially supporting other community groups. Naturally for much of this financial year, our activities took place online, either due to government regulations or to allow for the involvement of those who for various reasons were unable to leave their houses at various points in the year. When restrictions have been relaxed, we have often continued to offer a virtual option for activities as well as re-starting in-person, all risk assessed and in line with government guidelines.

### **Leadership**

Our pastor, Owen Cottom, provides the primary coordinating leadership to the church, as well as carrying the responsibility for the spiritual teaching in the church. He is supported by a network of churches that we belong to ([www.advancemovement.com](http://www.advancemovement.com)) and is ably assisted by many voluntary leaders who coordinate many aspects of church life. This year we have also initiated the process of establishing a formal leadership team who will support Owen with pastorally caring for members of the church on a voluntary basis. Owen is responsible to the trustees, most of whom attend Grace Church Cardiff as members and volunteer in several other ways too. The trustees are also exploring the possibility of recruiting an additional paid member of staff, with the specific role yet to be decided.

### **Reserves Policy**

Grace Church operates a reserve fund, as detailed in our policy, which sets aside a minimum of 2 months income for use as reserves. Use of the reserve fund must occur in three steps:

1. Identification of need by the pastor and elders, including a financial plan for replenishment
2. Authorisation by the treasurer and chair of trustees
3. Reporting and monitoring by the treasurer.

This report is signed on behalf of the Trustees on 26th January 2022 by Dafydd Morse as Treasurer

Signed:

## **INDEPENDENT EXAMINERS REPORT**

### **TO THE TRUSTEES OF**

### **GRACE CHURCH CARDIFF**

I report on the accounts of the Trust for the period ended 31<sup>st</sup> March 2021, which are set out on pages 9 to 12.

#### **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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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 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 statement below.

#### **Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I 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.

*Paul Burnell*

Paul Burnell ACMI

For and on behalf of:

C Management Services (trading name of C Mgmnt Services Ltd)  
69 Velindre Road  
Cardiff CF14 2TF

Date: 26<sup>th</sup> January 2022

**GRACE CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>RECEIPTS</b>					
<i>Receipts from generated funds</i>	2	69,754	-	69,754	55,724
<i>Receipts from charitable activities</i>	3	-	-	-	1,230
<i>Other receipts</i>	4	-	-	-	-
Interest received					
Total Receipts		69,754	-	69,754	56,954
<b>PAYMENTS</b>					
Charitable activities	5	54,486	-	54,486	54,381
Governance costs					
Total payments		54,486	-	54,486	54,381
<b>Net Receipts/(Payments)</b>		15,268	-	15,268	2,573
Transfers between funds					
Fund balances at 1 <sup>st</sup> April 2020		37,427	-	37,427	34,854
Fund balances at 31 <sup>st</sup> March 2021		52,695	-	52,695	37,427

The notes on pages 11-12 form part of these accounts.

**GRACE CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**1. Fixed Assets**

	Insurance Value 2021 £
The value of assets owned are:	
Equipment	<u>5,000</u> 5,000

**2. Bank & Cash Balances**

	2021 £	2020 £
Cash at bank and in hand	<u>52,695</u> 52,695	<u>37,427</u> 37,427

**3. Other Assets and Liabilities**

	2021 £	2020 £
<i>Assets</i>		
Gift aid tax recovery not yet received	-	-
<i>Liabilities</i>		
Unbilled fee for Independent Examination	150	150

The accounts were approved by the Trustees and signed on their behalf on 26<sup>th</sup> January 2022 by Dafydd Morse as Treasurer

Signed:

The notes on page 10 form part of these accounts.



**GRACE CHURCH CARDIFF**

**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> MARCH 2021**

**1. Accounting Policies**

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities

<b>2. Voluntary receipts</b>	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Donations	55,043	-	55,043	54,681
Tax recovered	14,711	-	14,711	-
	<u>69,754</u>		<u>69,754</u>	<u>54,681</u>

**3. Receipts from charitable activities**

Conferences and events	-	-		1,230
------------------------	---	---	--	-------

**4. Other Receipts**

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Grant received	-	-	-	-
Other sundry receipts	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**5. Charitable activities**

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
<b>a. Direct Charitable Costs</b>				
Salaries & staff expenses	25,741	-	25,741	27,369
Other ministry/evangelism expenses	7,424	-	7,424	5,014
	<u>33,165</u>	<u>-</u>	<u>33,165</u>	<u>32,383</u>

**b. Support and Administration**

Premises rental and expenses	5,699	-	5,699	9,899
Administration and general expenses	571	-	571	580
Insurance & professional fees	162	-	162	791
Weekend Away	-	-	-	2,932
	<u>6,432</u>	<u>-</u>	<u>6,432</u>	<u>14,202</u>

**c. Grants**

J Harris	1,800	-	1,800	1,651
Advance	-	-	-	2,500
Union Theology School	3,950	-	3,950	-
Other organisations	2,000	-	2,000	2,648
Support for individual	7,139	-	7,139	997
	<u>14,889</u>	<u>-</u>	<u>14,889</u>	<u>7,796</u>

**6. Staff and Trustees**

The charity has one full-time employed member of staff. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

The Pastor, Owen Cottom, who is also a Trustee, was employed and received payments totalling £19,573 in his capacity as Pastor of the church.

No remuneration or trustee expenses were paid to any other trustee during the year, nor to any person connected to them.