

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales · Charity number 1181382

Details

Status Registered

Legal form CIO

Registered 2018-12-31

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

Contact

Address Mount Zion Baptist Church
Priory Street
Cardigan
SA43 1BU

Phone 01239612167

Email office@cardigan.church

Website <https://cardigan.church/>

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Regular public worship and prayer including Communion and Baptism; Nurturing Christian disciples; Giving pastoral care; Inclusion for young people; Providing community services (e.g. children's and youth clubs, coffee morning, stands at local fairs); Supporting social action; Sharing the Good News of Jesus Christ.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Carmarthenshire
- Ceredigion
- Pembrokeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£146,877	£145,442	-	-
2024-03-31	£120,245	£126,636	-	-
2023-03-31	£96,536	£91,005	-	-
2022-03-31	£88,782	£90,051	-	-
2021-03-31	£92,943	£100,061	-	-

Trustees

Name	Role	Appointed
Andrew Gordon Glennie		2024-10-21
Anthony Casson Brown		2023-10-30
Catherine Thomas		2023-09-24
Eirian Ruth Purnell		2024-10-21
Malcolm Andrew Cunningham		2025-10-27
Paul David Clarke		2022-10-24
Stanley John Kirby		2021-11-08

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales - Charity number 1181382

Accounts



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1	April	2024		31	March 2025

Section A Reference and administration details

Charity name Mount Zion Baptist Church, Cardigan

Other names charity is known by None

Registered charity number (if any) 1181382

Charity's principal address
 Priory Street
 Cardigan
 Ceredigion
 SA43 1BU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Malcolm Cunningham	Acting Secretary	Until 21 st October 2024	
2	Stanley Kirby	Secretary	From 21 st October 2024	
3	Peter Sanders	Treasurer	Until 21 st October 2024	
4	Eirian Purnell	Treasurer (From 3 rd February 2025)	From 21 st October 2024	
5	David Stevenson			
6	Paul Clarke			
7	Rachel Brewer			
8	Anthony Brown	Minister		
9	Catherine Thomas			
10	Andy Glennie		From 21 st October 2024	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(e.g. trust deed, constitution)

Constitution

How the charity is constituted
(e.g. trust, association, company)

Association Charitable Incorporated Organisation (CIO)

Trustee selection methods
(e.g. appointed by, elected by)

By election by members following consideration and recommendation by existing trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Incorporation

The charity is an Association Charitable Incorporated Organisation with assets and activities having been transferred to the CIO on 1st April 2019.

Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing its finances, and overseeing its buildings and activities.

Church Elders

The Church had three elders to assist the minister with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with three other Cardigan churches on joint projects. We also liaise with the Baptist Union of Wales.

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

The charity holds all the usual insurances: motor, public and employee liability, buildings, and contents insurance.

Summary of the objects of the charity set out in its governing document

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for over 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

The weekly Sunday service had resumed and was live streamed and published on YouTube.

A pre-service prayer meeting in the Church was held in-person.

Other formal study, worship and fellowship meetings included:

At the start of the year a number of groups met

- Small Groups
- Prayer meetings

Monday night prayer and Friday morning prayer at the Mount Zion chapel occurs each week, plus.

- A Bible study group
- A women's meeting

Youth Clubs (community work):

The Mount Zion Youth Centre holds regular Friday meetings, which have fully resumed. Our youth attended the CCIW Youth Camp in August 2024 and it is anticipated that a CCIW youth camp will occur in August 2025.

Our additional community work:

The following activities took place including:

- Operating a bookshop
- Gifts to other charitable organisations including to charities which help people in need overseas and to assist with a local Food Bank
- Care Team

Education and Training:

- Alpha Course (an introduction to the Christian faith) was held in-person over a number of weeks. This is our ninth course.

Additional details of objectives and activities (Optional information)

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

The financial giving to the Church has enabled us to assist others and the charity made donations to a number of other charities during the year, with total amount of giving of **£7,200** – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.

Occasionally gifts are made to persons suffering financial hardship or who need support.

Volunteers

Volunteers are key to the successful operation of the charity although the amount of volunteer work was greatly curtailed by the pandemic. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- House group leaders (4)
- Stewarding for Sunday services (10)
- Sarnau Community Church (11)
- Kitchen Supervisor and Servers (12)
- Media / Sound Supervisor & Team (9)
- Missions Co-ordinator & Team (3)
- After Service Prayer Team (8)
- Alpha courses (7)
- Music Group Leader and Musicians (8)
- Kidz Club (8)
- Youth Director and Youth team (10)
- Junior Church teachers and Creche (7)
- Bookshop Volunteers (7)
- Care Team (12)
- Care Homes Ministry (3)
- Coffee Morning Organiser / helpers (4)
- Flower Rota (1)
- Administrator (1)
- Media production and management (1)

The organisation and activity for Sunday Worship requires a large number of volunteers (many of whom cover multiple activities), and approximately 70 have been active.

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements in four areas of our work, followed by a very brief summary of the remaining areas. The areas covered are:

- Worship services, and Other Ministries
- Youth Work
- Gifts to other charities
- Warm Spaces/Shared Loaf

Worship Services

Our normal Sunday service is also live-streamed to reach those who cannot attend in person. Our YouTube channel is:

https://www.youtube.com/channel/UCFWZ7h6zEtBsdT_-fDJgfiQ

During the year approximately 55 services were live streamed services and published online. The average number of views was approximately 100 per service.

Sarnau Community Church (Outreach Church)

The Community Church has continued to in Sarnau village hall on the second Sunday of every month. Each month we have a guest speaker, usually from among those who regularly attend Community Church, or from Mount Zion Church. The congregation varies between 30 and 40 people and comprises people from different churches, with some local residents who do not worship elsewhere. We have seen a number of new regulars this year. To complement our new logo, we now have newly-designed invitation banners which are displayed outside the hall from early on the day before our meetings. A similar graphic is now used on our PowerPoint slides.

We have an offering box for donations for anyone who wishes to support the work of Community Church. All donations are paid into Mount Zion's bank account, where they are ring-fenced exclusively for use in Sarnau. We have occasionally needed to make purchases (new banners and PA kit for example), but our main expense is the hire of the village hall, where we have an agreed a 'weekend rate'. Over the year, donations have covered all our costs, for which we are very grateful.

On 9th March we celebrated the 10th anniversary of Community Church. A time of informal chat and refreshments always follows our meetings, enhanced on that occasion with a specially baked cake! Community Church couldn't function without the help of the many regular volunteers who transport our PA gear, set it up/take it down, run the sound desk, operate the PowerPoint, play/sing in the band, provide and serve refreshments, and finally leave the hall looking as if we'd not been there! Our grateful thanks go to everyone who has served, in whatever capacity.

Coffee morning

This event takes place every Thursday morning during term time. This is an opportunity to share refreshments, encouragement and a devotional with local people and church goers. All are welcome and new team members would be appreciated to serve or give a short talk.

Youth Work

Our youth meetings are open to all.

Youth Centre

The Youth Centre, in the Lower Vestry, at Capel Tabernacl in Cardigan town centre, is regularly in use. This provides a large space similar in size to the sanctuary of our Priory Street chapel building.

Youth attendance this year saw a slight dip compared to last year, with regular numbers ranging between 12–16 young people. Our youth team consists of around 10 leaders, with 5–6 of us involved most weeks.

Throughout the year, we hosted several '*Living Stories, Living Stones*' sessions, where youth leaders and members of the church family shared testimonies of how God has impacted their lives. These inspiring evenings were interspersed with a couple of *RightNow Media* series, including one by Francis Chan.

We managed a couple of beach evenings when daylight and weather allowed, and the end-of-term trip—chosen by the youth—was a relaxed evening at Aberporth beach with a fire and games.

One of the year's biggest joys was seeing four of our young people baptised later in the year! We also attended *The Gathering* in Carmarthen, hosted by Towy Community Church—an opportunity for youth from across West Wales to come together for worship, fun, and Bible teaching.

A small group joined us for a walk in the Preseli Hills and also attended a Pembrokeshire Baptist Association (PBA) meeting near Haverfordwest.

This year, a good number of youth got involved in the Blythwood Shoebox Appeal, and a small group also joined the BUW event in Carmarthen at the start of June.

CCIW (Christian Camps in Wales – summer camp at Tywyn)

In summer 2024, 26 young people from Cardigan attended camp. Three attended Silver Camp and later helped out at Green Camp. Our camp chaplain led us through the book of Acts.

Following camp, we held a well-attended *Back from Camp* service at Mount Zion, with young people sharing their experiences—some with their parents present too. The annual *Camp Reunion* was held in November at Highfields Church, Cardiff. It was a chance to reconnect with friends from camp. Attendance is already planned for summer 2025.

Junior Church

Junior church is age-appropriate teaching for children and youth during the sermon at Sunday morning services. The primary school age class usually has around 5 children - more in the school holidays when we have visiting children join us. The children enjoy

Bible stories and then craft activity. This year we have spent time looking at telling God's story - the nature of God. We have a rota of three teachers.

Creche is available in the upper vestry for preschool children and their parents/carers while the sermon is on. We have a rota of 6 volunteers to welcome and look after the families in creche. We are very happy to have welcomed new babies this year.

Kidz Club:

Kids Club is for primary aged children and takes place after school on Wednesdays during term time, and consists of games, crafts, snacks, and Bible stories. We have also run events for their families: a Christmas party, Easter afternoon tea and summer BBQ. During the summer term we take the children on trips, including to the beach and a local park. We have around 18 child participants, with the average attendance each week being about 10.

We have a core team of three helpers and since September, we have been blessed to have help from two of the ministry apprentices. Their faith and love for Jesus and their interest in the children is winsome to the group - we have had a good year.

Gifts – Financial and Support for Other Charities

This Church continue to support the five Mission Partners on our Mission Giving Schedule: Blythswood Care, BMS, Fulani Ministries, Good News for Everyone! and Ty Cariad Africa. We also support Blythswood Care with the annual Shoebox Appeal.

During the period April 2024 – March 2025 the following amounts from the annual dedicated budget for Missions remained unchanged:

Blythswood Care	£900
BMS	£1200
Fulani Ministries	£1800
Good News for Everyone!	£1200
Ty Cariad	£2100

In November 2024 the response to the Blythswood Care Shoebox Appeal was extraordinary, with a total of 80 boxes given by Mount Zion, together with 39 boxes given by 2 contributors in Aberystwyth. Two volunteers helped the single collector to load them onto the van. A total of 119 shoeboxes formed part of a much larger consignment destined for Serbia. We give thanks to Mount Zion's attendees for helping to bring joy to so many adults and children who live in poverty.

The Missions Board in the Vestry continues to change with updated information to increase awareness of the Mission Partners we support, and most importantly, matters that need prayer. As the Church seeks to glorify God in our focus on Mission, may everyone be encouraged to engage and support it.

Warm Spaces / Shared Loaf

Warm Spaces ran through January and February this year as it was felt that running it with a break at Christmas broke the continuity and maybe there wasn't the same need during the pre-Christmas period, when there are more events held in the community. Post Christmas can be challenging financially and emotionally, and so the scheme ran from the 8th of January until the 26th of February. We had an average of 8 volunteers each evening, some being responsible for preparing and serving the meals whilst others did the very important job of sitting and chatting with our guests. We had an average of 15 guests per session with the busiest evening providing food for 25 guests. Several guests also took goody bags home and so nothing went to waste.

We received a grant of £770 from Ceredigion which helped towards the heating, lighting, and food bills. We also had a separate grant of £1,000 to buy a fridge freezer, which is in the resources room. This came at the end of this year's Warm Spaces season, but we are sure it will help with storage, planning, and budgeting for next year. It is also very useful for other church events during the year. We appreciate the congregation's support and prayers for this important act of service to our community.

Small Groups

Ten small groups, involving more than seventy members of the congregation, met in the church building and in congregants' homes. Groups met for mutual support, prayer, Bible study and outreach. They studied the book of Acts, sharing faith, and mental health issues.

Care Team

. While no formally constituted care team was running during this period, the church continued an extensive programme of regular visiting and care work in the community and for those in the congregation in need of help. Social care and practical help were given on behalf of the church by deacons, elders and many other congregants. Several funerals and weddings were also held.

Women Together

The women's group meets monthly in the MZ vestry and enjoy special times together. About twenty women gather for lunch, prepared by a wonderful team of volunteers. We then have a devotional time, sharing God's word and having fellowship. This year we studied two books - 'Grateful' & 'Deep Roots'. We have been blessed by hearing a variety of speakers from our own group and also Pat Norbury from Pontarddulais. At Christmas and Easter, we have times of celebration, participating in a variety of seasonal activities. We also enjoyed meals out at a local restaurant and an annual trip. We welcome all women from the church who would like to join us and to bring their friends.

Apprenticeships

The church provided ministry apprenticeships for three young adults, giving them experience in a wide range of work undertaken by different groups in the church and gradually increasing their responsibilities in these areas over the course of the year.

The church also provided a ministry placement for a student minister studying at Cardiff Baptist College.

Bookshop Report

The Church operated a bookshop during the year. Any profits earned are used to support missionary work. A loss of £382 was incurred during the year in part due to the disposal of old stock. The bookshop faces competition from on-line sales, but continues to promote the Christian faith through its presence in the Town centre. Action is being taken in 2025 to address the ongoing viability of the Bookshop and to increase opening hours with additional volunteers.

Section E Financial review

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2024/2025 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees review the financial position each month and actions are taken to reduce costs to offset the reduction in giving and other income, for example reviewing utility costs. This is an ongoing process, with the aim to ensure that unrestricted reserves do not fall below 3 months expenditure (at the end of the financial year unrestricted reserves were £57,409

Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2024/2025 this source of income was £87,715, including £17,543 tax recovery.

The regular financial support of members and worshippers enabled the charity to employ not only a full-time minister, but also a Youth Minister and two part-time staff to support its work in the community.

The Church relies upon and uses regular giving to fulfil its objectives rather than building up capital reserves. Surplus funds are held on deposit pending their requirement to finance essential maintenance and any other unforeseen costs. The church does not currently hold any other investments.

Section F Other optional information

We are mindful of the increasing governance requirements placed upon charities. During 2024/2025 we continued managing our Risks appropriately.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

<i>S. J. Kirby</i>	
--------------------	--

Full name(s)

Stanley John Kirby	
--------------------	--

Position (e.g. Secretary, Chair, etc)

Secretary / Deacon & Trustee	
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Date

10 th September 2025



Mount Zion Baptist Church		Charity No (if any)	1181382
Annual accounts for the period			
Period start date	01/04/24	To	31/03/25

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	132,795	1,463	-	134,258	108,744
Charitable activities	S02	-	7,619	-	7,619	8,003
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	5,000	-	-	5,000	3,498
Other	S06	-	-	-	-	-
Total	S07	137,795	9,082	-	146,877	120,245
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	133,889	11,533	-	145,422	126,636
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	133,889	11,533	-	145,422	126,636
Net income/(expenditure) before investment gains/(losses)						
	S13	3,906	2,451	-	1,455	6,391
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	3,906	2,451	-	1,455	6,391
Extraordinary items						
	S16	-	-	-	-	-
Transfers between funds						
	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	3,906	2,451	-	1,455	6,391
Reconciliation of funds:						
Total funds brought forward	S21	219,881	18,944	-	238,825	245,216
Total funds carried forward	S22	223,787	16,493	-	240,280	238,825

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF MOUNT ZION BAPTIST CHURCH, CARDIGAN**

I report to the trustees on my examination of the accounts of Mount Zion Baptist Church for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with 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 all 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 in connection with the examination giving me cause to believe that in any material respect:-

1. accounting records were not kept in the respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

p.p. D M B Davies Limited

.....
D M B DAVIES LIMITED

Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE *3 December 2025*

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales - Charity number 1181382

Accounts



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1	April	2023		31	March 2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Priory Street
Cardigan
Ceredigion
SA43 1BU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Malcolm Andrew Cunningham			
2	Stanley John Kirby			
3	Peter Sanders	Treasurer		
4	David Stevenson			
5	Paul Clarke			
6	Rachel Brewer		24/9/23 – 31/3/24	
7	Catherine Thomas		24/9/23 – 31/3/24	
8	Anthony Brown	Minister	30/10/23 – 31/3/24	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
NONE	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

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Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing the finances, and overseeing its buildings and activities. After a two-year period without a minister, the new minister was appointed at the AGM in October and joined the church on November 1st. He brings thirty-five years of experience in ministry and Christian education.

Church Elders

The Church had four elders to assist the Minister with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with other Cardigan churches on a limited number of joint projects (e.g. supporting a Food Bank). A joint monthly Prayer for Cardigan initiative was started.

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

Income has not recovered from the impact of the Covid pandemic and with the appointment of a new Minister a large deficit would have been incurred, but for the receipt of a substantial legacy. Giving has increased during Financial Year 2024/25 so far, enabling the church to continue delivering its wide range of activities. The charity holds all the usual insurances: motor, public and employee liability, buildings, and contents insurance.

Summary of the objects of the charity set out in its governing document

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for over 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

The weekly Sunday service is held in person and is live streamed and published on YouTube.

A pre-service prayer meeting in the Church is held in-person.

Other formal study, worship and fellowship meetings included:

Monday night prayer and Friday morning prayer meetings are held at Mount Zion.

House Groups:

A number of small groups met in Members homes (House Groups):

A number of groups met in the Church, too:

- A Bible study group
- A women's meeting
- Thursday Coffee mornings

Youth Clubs (community work):

The Mount Zion Youth Centre holds regular Friday meetings, which have fully resumed. Our youth attended the CCIW Youth Camp in August 2023, and it is anticipated that a CCIW youth camp will occur in August 2024.

Our additional community work:

The following activities took place including:

- Operating a bookshop
- Gifts to other charitable organisations including to charities which help people in need overseas and to assist with a local Food Bank

- Care Team visits and assistance to Church members and the local community.
- Alcoholics Anonymous and Cocaine Anonymous meetings are hosted at the Church.
- We host and support a community Breast-Feeding group in Cardigan.

Education and Training:

- The Church ran an Alpha Course (an introduction to the Christian faith) in September 2023, where 8 participants were supported by a number of teachers and volunteers. The Alpha Course ran for 13 weeks, during which we had people asking many questions. Since the course, a number have started attending Mount Zion regularly.
- A Gift of £500 was made to assist a member in taking a Master's degree in Christian Apologetics.

Section C Objectives and activities

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

Our financial giving was able to continue during the pandemic and the charity made donations to a number of other charities during the year, with total amount of giving of £8335 (see Section D below for a detailed breakdown) £600 was also given from the Care Fund to two individuals suffering financial hardship.

Volunteers

Volunteers are key to the successful operation of the charity although the amount of volunteer work was greatly curtailed by the pandemic. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- Stewarding for Sunday services (10)
- Sarnau Community Church (10)
- Kitchen Supervisor and Servers (12)
- Media / Sound Supervisor & Team (9)
- House Group Leaders (4)
- Missions Co-ordinator & Team (3)
- Alpha courses (6+)
- Music Group Leader and Musicians (10)
- Kids Club (4+)
- Youth Director and Youth team (8)
- Junior Church teachers and Creche (6)
- Bookshop Volunteers (7)
- Care Team (12)
- Care Homes Ministry (6)
- Coffee Morning Organiser / helpers (8)
- Ukrainian Family Support (5)
- Flower Rota & Craft Club (1)
- Website Manager and Administrator (1)
- Media production and management (1)

The organisation and activity for Sunday Worship requires a large number of volunteers (many of whom cover multiple activities), and approximately 70 have been active.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements/activities in the relevant period. The areas covered are:

- Worship services
- Youth Work
- Gifts to other charities
- Other primary and ancillary

Worship Services:

Our normal Sunday service meets in person for worship, and we also live-stream the services. Our YouTube channel is:

<https://www.youtube.com/@mountzionchurch-cardigan3187>

During the year 56 services were live streamed services and published online. The average number of views was approximately 100 per service, with 361 watching the Baptismal service.

Youth Work:

Our youth meetings are open to all youth aged 11 and above.

Youth Centre:

The Youth Centre, in the Lower Vestry, at Capel Tabernacl in Cardigan town centre, provides a large space similar in size to the sanctuary of our Priory Street church building. In this space, apart from Youth focused Christian teaching, we offer table tennis, pool, and other age-suitable activities.

Numbers similar to last year of youth attending, between 15-24, and supported by a youth team of about 8 (normally, there were about 5 or 6 each session).

Discussion theme 'Living Stories, Living Stones' was utilised throughout the year where youth leaders and a few Church members shared how God has impacted their lives; also 3 of our young leaders shared too. These sessions were interspersed with a series from apologist Sean McDowell called Explore and another called Speak.

CCIW (Christian Camps in Wales):

The summer camp at Tywyn was held in 2023, with 28 youth and volunteers going, and attendance is planned for 2024. The Church provided a subsidy totalling £2160 towards the cost for attendance.

Kids Club: Primary Age Children (8-12 children and open to all) We have had a blessed year at Kids Club. Numbers are low - around 8 - 10 for a typical session, but the children and their parents are fully committed. Kids Club is for primary aged children and takes place after school on Wednesdays during term time - games, crafts, and Bible stories. We have also run events for the families: a Christmas dinner, Easter afternoon tea and summer BBQ. We have a core team of four helpers, and we call on some of the church youth and young people to help if needed.

Junior Church & Creche: an age-appropriate teaching for children and youth during the sermon at Sunday morning services. The primary school age class usually has around 5 children - more in the school holidays when we have visiting children. The children enjoy Bible stories and then craft activity. We have a rota of three teachers. *Creche* is available in the upper vestry for pre-school children and their parents/carers while the sermon is on. We have a rota of 6 volunteers to welcome and look after the families in creche.

Youth Work Team: The Youth Director is responsible for the oversight of Youth activities, supported by a volunteer group of about 8-9. We foresee the appointment of a Youth Pastor in the next period, to provide mentoring and support to youth.

Gifts – Financial aid and Support for Other Charities:

The Church provided financial and other support to other charities as part of our aim to care for and help those in need in our local area and elsewhere – to show love to those in need around the world.

Mount Zion Church continue to support the five Missions Partners on our Missions Giving Schedule: Blythwood Care, BMS World Mission, Good News for Everyone! and Tŷ Cariad (Uganda). We also support Blythwood Care with the annual Shoebox Appeal.

In addition, the Church gave financial support for the work of Boureima Diallo in Burkina Faso at the Jam Tan Centre and through the Fulani Network extending the reach of the Gospel.

During the period April 2023 – March 2024 the following amounts from the annual dedicated budget for Missions remained unchanged at:

£900 to Blythwood Care
 £1200 to BMS World Mission
 £1800 to Fulani Ministries
 £1200 to Good News for Everyone!
 £2100 to Tŷ Cariad from the Church and £200 from Sarnau Church
 £935 to Team Challenge against Addiction

In November 2023 approximately 60 Christmas Shoe boxes, together with extra knitwear supplied by faithful friends, were collected from Mt Zion. The destination of the boxes was Eastern Europe, including Ukraine, and all the gifts were a true message of God's love to every person who received a Christmas gift box.

In Autumn 2024 we intend providing further information, raising awareness of who our Mission Partners are, and explaining how the Church supports them, will be developed. Updated information will begin to appear on the Missions notice board in the Vestry, and we will be inviting the Partners to provide information suitable for presentation in our morning service.

Women Together: A group of 15-20 women meet every third Wednesday of the month, for a Bible study and a time of fellowship. They have been studying the theme of 'gratitude'.

Homes for Ukraine

The Church housed a Ukrainian family in its manse (the minister's house) as part of the government Homes for Ukraine scheme, making use of a property which was empty while the church was without a minister. An extended family of five was housed and supported by the church until October 2023. The church received £4000 in Government Grant and spent £1330 on direct support and £3500 on housing costs.

Warm Spaces /Shared Loaf: During the winter period 2023/24, we opened our church vestry to provide 'warm space' welcome and food/drink to both church and non-church community members, supported by volunteers. Our direct costs for Warm Spaces & Shared Loaf amounted to £253. We received a subsidy from the local Council Authority to support this provision of Warm Spaces.

Summary of other activities and achievements:

The achievements below are aligned to our objective of advancing the Christian faith: These reflect our goal of caring for those in and beyond our Church, and the wider community:

Care Home Ministry:

Volunteers from the regular congregation help both regular worshippers and local people visit a three local area Care Homes, combining worship with practical help and social visits. These visits restarted in June 2023.

Bookshop

The Church supports a local Christian Bookshop, which is managed and manned by volunteers, and which provides Christian bibles and other Christian resources to the local community.

Sarnau Community Church: The Church supports a Community Church locally held once a month, with Worship, Teaching, and Fellowship, where between 30-40 people attend. Sarnau also contributed £200 towards the Ty Cariad Mission,(see above).

Cardigan Agricultural Show: This annual event was held, and a number of volunteers assisted by manning the Marquee this year. The Show is aimed at the local community, and shows off the various agricultural activities and crafts in the area. We attend and represent the faith-based community in Cardigan.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2023/2024 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees review the financial position each month and actions are taken to effectively manage its finances. This is an ongoing process, at the end of the financial year unrestricted cash reserves were £61,800 offset by creditors of £17,000 Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2023/2024 this source of income was £55,440, (Previous year £60,711) This included tax recovery of £10,654 from Gift Aid covenants and £2,327 through the Gift Aid Small Donation scheme.

The regular financial support of members and worshippers enabled the charity to employ not only a full-time minister (for part of the year) but also a part-time youth worker and other part-time staff to support its work in the community.

The church changed its bankers towards the close of its financial year and most of its funds were held on deposit pending this changeover and to cover the cost of essential works to the manse prior to occupation by the new minister.

Section F

Other optional information

This is the eighth full year of the church's separate registration as charity. (It previously operated under the umbrella of the Baptist Union of Wales).

We are mindful of the increasing governance requirements placed upon charities. During 2023/2024 we continued managing our Risks appropriately in accordance with current legislation.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

S. J. Kirby

M. A. Cunningham

Full name(s)

Stanley John Kirby

Malcolm Andrew Cunningham

Position (e.g. Secretary, Chair, etc)

Deacon / Acting Secretary

Deacon

Date

21 October 2024

Section C**Notes to the accounts****(cont)****Note 29****Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The minister Mr Anthony Casson Brown occupies the manse the costs of which are met by the church. A rent for this type of property would be around £900 month.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF MOUNT ZION BAPTIST CHURCH, CARDIGAN**

I report to the trustees on my examination of the accounts of Mount Zion Baptist Church for the year ended 31 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 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 all 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 in connection with the examination giving me cause to believe that in any material respect:-

1. accounting records were not kept in the respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DM Davies

.....
D M B DAVIES LIMITED

Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE 8th January 2025

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales - Charity number 1181382

Accounts



Trustees' Annual Report for the period

From	Period start date	To	Period end date
	1 April 2022	31 March	2023

Section A Reference and administration details

Charity name:

Other names charity is known by:

Registered charity number (if any):

Charity's principal address:

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Malcolm Andrew Cunningham			
2	Stanley Kirby			
3	Peter Sanders	Treasurer		
4	David Stevenson			
5	Meirion Thomas		1/4/2022 – 24/10/2022	
6	Paul Clarke		24/10/2022 – 31/3/2023	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document

(eg. trust deed, constitution)

Constitution

How the charity is constituted

(eg. trust, association, company)

Association Charitable Incorporated Organisation (CIO)

Trustee selection methods

(eg. appointed by, elected by)

By election by members following consideration and recommendation by existing trustees.

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Incorporation

The charity is an Association Charitable Incorporated Organisation with assets and activities having been transferred to the CIO on 1st April 2019.

Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing its finances and overseeing its buildings and activities. The former minister resigned with effect from 31/8/2021 and a new minister has not yet been appointed.

Church Elders

The Church had four elders to assist the Pastor with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with three other Cardigan churches on joint projects such as the Summer Family Funday, Annual Good Friday March of Witness and Open Air Service. These resumed to some limited extent in FY2022/23.

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

The charity holds all the usual insurances: motor, public and employee liability, buildings and contents insurance.

Coronavirus

While the Covid-19 pandemic is effectively over, this affected the operation of the charity for the whole of the financial year. The recovery to normal since the pandemic has been slow, which affected the financial year (2022/2023), namely:

- addressing financial changes e.g. reduced giving and changes in costs;
- continuing to ensure that the needs of people in the church are addressed e.g. resuming certain church meetings, holding baptisms, etc.
- Continuing to provide as many services as possible digitally and in other ways such as by post

The leadership of the charity met regularly (by video link and in person) to manage the charity.

Summary of the objects of the charity set out in its governing document

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for over 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

The weekly Sunday service had resumed and was live streamed and published on YouTube.

A pre-service prayer meeting in the Church was held in-person.

Other formal study, worship and fellowship meetings included:

At the start of the year a number of groups met using Zoom video conferencing:

- House groups
- Prayer meetings

Monday night prayer and Friday morning prayer at the Mount Zion chapel has fully resumed.

A number of groups met in person when Covid restrictions were relaxed enough to allow this, and have since continued to some extent, and these will later transfer back to the Church building for in-person meetings:

- A Bible study group
- A women's meeting

Youth Clubs (community work):

The Mount Zion Youth Centre holds regular Friday meetings, which have fully resumed. Our youth attended the CCIW Youth Camp in August 2022 and it is anticipated that a CCIW youth camp will occur in August 2023.

Our additional community work:

The following activities took place including:

- Operating a bookshop
- Gifts to other charitable organisations including to charities which help people in need overseas and to assist with a local Food Bank
- Care Team

Education and Training:

- An Alpha Course (an introduction to the Christian faith) was held in-person.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

Our financial giving was able to continue during the pandemic and the charity made donations to a number of other charities during the year, with total amount of giving of **£60711** (including tax recovered) – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.

Occasionally gifts are made to persons suffering financial hardship or who need support.

Volunteers

Volunteers are key to the successful operation of the charity although the amount of volunteer work was greatly curtailed by the pandemic. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- House group leaders (4)
- Stewarding for Sunday services (10)
- Sarnau Community Church (7)
- Kitchen Supervisor and Servers (12)
- Media / Sound Supervisor & Team (9)
- Missions Co-ordinator & Team (3)
- Alpha courses (3)
- Music Group Leader and Musicians (8)
- Kidz Club (8)
- Youth Director and Youth team (9)
- Junior Church teachers and Creche (7)
- Bookshop Volunteers (7)
- Care Team (12)
- Care Homes Ministry (0 – no services in this period)
- Coffee Morning Organiser / helpers (0 – no sessions this period)
- Flower Rota & Craft Club (1)
- Website Manager and Administrator (1)
- Media production and management (1)

The organisation and activity for Sunday Worship requires a large number of volunteers (many of whom cover multiple activities), and approximately 70 have been active.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements in four areas of our work which continued during the pandemic followed by a very brief summary of the remaining areas. The areas covered are:

- Worship services
- Youth Work
- Gifts to other charities
- Warm Spaces/Shared Loaf

Worship Services

Our normal Sunday service has fully resumed. Once we could meet in person for Sunday worship we also chose to live-stream the services. Our YouTube channel is:

https://www.youtube.com/channel/UCFWZ7h6zEtBsdT_-fDJgfiQ

During the year approximately 55 services were live streamed services and published online. the average number of views was approximately 100 per service.

Youth Work

Our youth meetings are open to all.

Youth Centre

The new Youth Centre, in the Lower Vestry, at Capel Tabernacl in Cardigan town centre, is now fully open and in use. This provides a large space similar in size to the sanctuary of our Priory Street chapel building.

CCIW (Christian Camps in Wales – summer camp at Tywyn)

The summer camp at Tywyn was held in 2022 and attendance is planned for 2023.

Kidz Club: Primary Age Children (8-12 children and open to all) mostly from families not in the Church. We served a Christmas dinner for the parents of children at Kidz Club.

Youth Work Team: The Youth Director is responsible for the spiritual and practical well-being of the many children from Cardigan and the local community who attend our children's and youth clubs, which run weekly during school term-time. There is also a part-time youth worker, and a number of volunteers assist the paid staff in running the children's and youth meetings.

Gifts – Financial and Support for Other Charities

The Church provided financial and other support to other charities as part of our aim to care for and help those in need in our local area and elsewhere – to show love to those in need around the world. As well as money the Church congregation filled shoeboxes with Christmas gifts and provided toiletries for a local charity.

The Church congregation filled shoeboxes for the Shoebox Appeal for Blythswood Care in Autumn 2022 that were distributed in

Eastern Europe The Church also gave Blythswood Care £900 to help fund the distribution of the shoeboxes. Each box brings such joy and hope to individuals of all ages who otherwise might have no sense of God's love at Christmas and is a way for us to show God's love to our neighbour.

The Church gave £1,800 to support work of Boureima Diallo in Burkina Faso at the Jam Tan Centre and through the Fulani Network extending the reach of the Gospel.

The Church also supported?

- the BMS World Mission £1200
- Good News for Everyone £1200
- Ty Cariad £2100 to help orphaned and abandoned children in Uganda

Warm Spaces / Shared Loaf

During the winter period 2022/23, we opened our church vestry to provide 'warm space' welcome and food/drink to both church and non-church community members, supported by volunteers and we received £909 from the local authority to help us to do this. Our total support for Warm Spaces & Shared Loaf amounted to £1387.

Homes for Ukraine

The church housed a Ukrainian family in its manse (the minister's house) as part of the government Homes for Ukraine scheme, making use of a property which was empty while the church was without a minister. An extended family of five was housed and supported by the church from September 2022 and was still in residence at the end of the financial year.

The church also supported another family including helping them find accommodation in the Cardigan area.

Summary of other achievements

The achievements below are aligned to our objective of advancing the Christian faith:

House Groups

Two House Groups continued to meet during this period proving fellowship and spiritual and practical support. The other groups were inactive in the period.

Alpha Course

The church ran its eighth Alpha course in 2022 to present the Christian gospel which continued into the current reporting period.

The achievements below reflect our goal of caring for those in our Church and the wider community:

Care Team

Volunteers from the regular congregation help both regular worshippers and local people with practical help and social visits.

Bookshop

The Church runs a Christian bookshop in Cardigan town centre which has been open now that Covid restrictions have been lifted.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2022/2023 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees review the financial position each month and actions are taken to reduce costs to offset the reduction in giving and other income, for example reviewing utility costs. This is an ongoing process, with the aim to ensure that unrestricted reserves do not fall below 3 months expenditure (at the end of the financial year unrestricted reserves

Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2022/2023 this source of income was £60711, including £13937 tax recovery.

The regular financial support of members and worshippers enabled the charity to employ not only a full-time minister (for part of the year) but also a part-time youth worker and other part-time staff to support its work in the community.

The church also received £3,909 from the government to support its work (from the Warm Spaces scheme and Homes for Ukraine scheme).

Given the current low rate of interest on cash balances, the church does not currently hold any investments. It relies upon and uses regular giving to fulfil its objectives rather than building up capital reserves. It is anticipated that an investment policy will be adopted during 2023/2024 should it be found necessary to invest surplus funds.

Section F

Other optional information

This is the sixth full year of the church's separate registration as charity. (It previously operated under the umbrella of the Baptist Union of Wales).

We are mindful of the increasing governance requirements placed upon charities. During 2022/2023 we continued managing our Risk.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) 

Full name(s) **STANLEY JOHN KIRBY**

Position (e.g. Secretary, Chair, etc) **TRUSTEE**

Date **6 DECEMBER 2023**



Mount Zion Baptist Church		Charity No (if any)	1181382
Annual accounts for the period			
Period start date	01/04/22	To	31/03/23

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	81,009	7,213	-	88,222	80,751
Charitable activities	S02	-	6,159	-	6,159	5,516
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	2,155	-	-	2,155	2,515
Other	S06	-	-	-	-	-
Total	S07	83,164	13,372	-	96,536	88,782
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	76,741	14,264	-	91,005	90,051
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	76,741	14,264	-	91,005	90,051
Net income/(expenditure) before investment gains/(losses)						
	S13	6,423	892	-	5,531	1,269
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	6,423	892	-	5,531	1,269
Extraordinary items						
	S16	-	-	-	-	-
Transfers between funds						
	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	6,423	892	-	5,531	1,269
Reconciliation of funds:						
Total funds brought forward	S21	217,387	22,298	-	239,685	240,954
Total funds carried forward	S22	223,810	21,406	-	245,216	239,685

Section B

Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01		-	-	-	-
Tangible assets	(Note 14)	B02	171,430		-	171,430	171,488
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	171,430	-	-	171,430	171,488
Current assets							
Stocks	(Note 18)	B06		5,863	-	5,863	6,869
Debtors	(Note 19)	B07	11,421		-	11,421	13,526
Investments	(Note 17.4)	B08			-	-	-
Cash at bank and in hand	(Note 24)	B09	46,392	15,634	-	62,026	52,213
Total current assets		B10	57,813	21,497	-	79,310	72,608
Creditors: amounts falling due within one year	(Note 20)	B11	5,434	90	-	5,524	4,411
Net current assets/(liabilities)		B12	52,379	21,407	-	73,786	68,197
Total assets less current liabilities		B13	223,809	21,407	-	245,216	239,685
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	223,809	21,407	-	245,216	239,685
Funds of the Charity							
Endowment funds	(Note 27)	B17	-			-	-
Restricted income funds	(Note 27)	B18		21,407		21,407	22,299
Unrestricted funds		B19	223,809		-	223,809	217,386
Revaluation reserve		B20				-	
Total funds		B21	223,809	21,407	-	245,216	239,685

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with* the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with* the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	The charity aims to maintain a cash balance of 3 months expenditure. Balanced budgets are prepared annually, performance against budget monitored monthly by trustees and reported to members half-yearly. A monthly Bank Reconciliation is completed monthly and reported to trustees.
Disclosure of any uncertainties that make the going concern assumption doubtful;	None
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

--

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period	End of period
	£	£
Fund balances as previously stated		
<i>Adjustments:</i>		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of period
	£
Net income/(expenditure) as previously stated	
<i>Adjustments:</i>	
Previous period net income/(expenditure) as restated	

Note 2 Accounting policies

2.2 INCOME

This standard set of accounting policies has been applied by the charity except for those ticked "Yes" or "No". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resource; • it is more likely than not that the trustees will receive the resource; and • the monetary value can be measured with sufficient reliability.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.11 FRS102 SORP).	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as set out in the grant only when the performance related conditions are met (5.16 FRS 102 SORP).	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Legacies	Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate. The executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Government grants	The charity has received government grants in the reporting period.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Tax reliefs on Donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount received on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those goods at the time of their receipt and they are recognised on receipt in the reporting period in which the goods are distributed. They are recognised as an expense at the carrying amount of the stocks at distribution.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sales less the registered costs of sale, and recognised as income from other trading activities with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against income from other trading activities; and the proceeds from sale are also recognised as income from other trading activities.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Support costs	The charity has incurred expenditure on support costs.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.11 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gains or loss resulting from valuing investments to market value at the end of the period.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
2.3 EXPENDITURE AND LIABILITIES		
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with legislation and good practice.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or car costs, cost costs by the use spent and other costs by their usage.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Deferred income	No material item of deferred income has been included in the accounts.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.17 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2.4 ASSETS		
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £300.00.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	They are valued at cost.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Heritage assets	They are valued at cost.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geographical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Investments	They are valued at cost.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost, and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Investments held for resale or pending their sale and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes No N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>
	They are valued at fair value except where they qualify as basic financial instruments.	Yes No N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE.

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	20,657	2,895	-	23,552	16,491
	Gift Aid	56,393	4,318	-	60,711	64,259
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	3,959	-	-	3,959	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	2,155	-	-	2,155	2,515
Total	83,164	7,213	-	90,377	79,473	
Charitable activities:		-	6,165	-	6,165	5,516
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	6,165	-	6,165	5,516	
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME	83,164	13,378	-	96,542	84,989	

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£6,784 was restricted income comprising: £2427 Bookshop sales, £ 250 special collections, £30 for Sarnau community church £2700 for Church Development , £1377 for Care Fund

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 4

Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1	Ukrainian Support	3,050	-
Government grant 2	Winter Warmer Project	909	-
Government grant 3		-	-
Other		-	-
	Total	3,959	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

Note 5 Donated goods, facilities and services

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-
	-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.

Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.

Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.

Note 6

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £	
Analysis						
Expenditure on raising funds:	Incurring seeking donations	-	-	-	-	
	Incurring seeking legacies	-	-	-	-	
	Incurring seeking grants					
	Operating membership schemes and social lotteries					
	Staging fundraising events					
	Fundraising agents					
	Operating charity shops – Bookshop		5,912		5,912	5,295
	Operating a trading company undertaking non-charitable trading activity					
	Advertising, marketing, direct mail and publicity	-	-	-	-	-
	Start up costs incurred in generating new source of future income	-	-	-	-	-
	Database development costs	-	-	-	-	-
	Other trading activities					
	Investment management costs:	-	-	-	-	-
	Portfolio management costs	-	-	-	-	-
	Cost of obtaining investment advice	-	-	-	-	-
	Investment administration costs	-	-	-	-	-
	Intellectual property licencing costs	-	-	-	-	-
	Rent collection, property repairs and maintenance charges	-	-	-	-	-
		-	-	-	-	-
Total expenditure on raising funds	-	5,912	-	5,912	5,295	
Expenditure on charitable activities	Pastoral Costs	4,568		-	4,568	16,034
	Youth Activities	28,669	4,089	-	32,758	26,732
	Missionary / Outreach Activity	8,893	4,269	-	13,162	10,976
	Church Development			-	-	540
	Church Expenses	31,542		-	31,542	27,821
	Depreciation	3,069		-	3,069	2,653
	Total expenditure on charitable activities	76,741	8,358	-	85,099	84,756

Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total		-	-	-	-	-

Other		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total other expenditure		-	-	-	-	-

TOTAL EXPENDITURE		76,741	14,270	-	91,011	90,051
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Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
Total					

Prior year expenditure on charitable activities can be analysed as follows:

--

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

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Section C	Notes to the accounts	(cont)
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Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C**Notes to the accounts****Note 9 Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Governance	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	-		-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C**Notes to the accounts****Note 10** Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees**Assurance services other than audit or independent examination****Tax advisory fees****Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner**

This year £	Last year £
540	480

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	36,306	39,242
Social security costs	2,245	2,515
Pension costs (defined contribution scheme)	1,488	1,846
Other employee benefits	-	-
Total staff costs	40,039	43,603

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

None

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

Correct

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)

The extent of redundancy funding at the balance sheet date

Please state the accounting policy for any redundancy or termination payments

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan



Section C

Notes to the accounts

(cont)

Note 13

Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs £	Total £
Activity or project 1				
Activity or project 2			-	-
Activity or project 3			-	-
Activity or project 4			-	-
Total	-	-	-	-

Please enter "Nil" if the charity does not identify and/or allocate support costs.

13.2 Grants made to institutions

My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.

Yes	Please provide details of charity's URL.
No	Provide details below

Names of institution	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions in reporting period		-
Other unanalysed grants		-
TOTAL GRANTS PAID		-

Note 14 **Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	164,000	-	11,266	30,247	205,513
Additions	-	-	-	3,011	3,011
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	164,000	-	11,266	33,258	208,524

14.2 Depreciation and impairments

	**Basis	SL or RB	Straight Line 20%	Straight Line 20% except computer equipment 33&1/3rd %	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate						
At beginning of the year	0% as freehold property is fully maintained	-	11,266	22,759	-	34,025
Disposals		-	-	-	-	-
Depreciation		-	-	3,069	-	3,069
Impairment		-	-	-	-	-
Transfers*		-	-	-	-	-
At end of the year		-	11,266	25,828	-	37,094

14.3 Net book value

Net book value at the beginning of the year	164,000	-	-	7,488	171,488
Net book value at the end of the year	164,000	-	-	7,430	171,430

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight

Note 15

Intangible assets

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development	Patents and trademarks	Other	Total
	£	£	£	£
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL – Life not exceeding lease term	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					

At beginning of the year	-	-	-	-
Disposals	-	-	-	-
Amortisation	-	-	-	-
Impairment	-	-	-	-
Transfers*	-	-	-	-
At end of year	-	-	-	-

15.3 Net book value

Nat book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

Reasons for choosing amortisation rates

--

Policies for the recognition of any capital development

--

15.5 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied

the carrying amount that would have been recognised had the assets been carried under the cost model.

15.7 Other disclosures

(i) If your intangible asset was acquired by way of grant, provide value on initial recognition and carrying amount of the asset.

(ii) Details of the carrying amounts of any intangible assets to which the charity has restricted title or that are pledged as security for liabilities.

(iii) Please provide the amount of contractual commitments for the acquisition of intangible assets.

(iv) State the amount of research and development expenditure recognised as expenditure in the year.

(vi) Please detail the headings in the SOFA in which a charge for amortisation of intangible assets is included.

(vii) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.

This will be the rent which would normally be charged for leasing premises to the charity commencing in 2020/21
The charity will be entering into a lease of premises for which they are carrying out essential improvement works. In return the landlord will grant a rent free period to the value of these works (net of grants received). The value shown is that incurred on improvements to date less a grant received of £9,500.

* The "transfers" row is for movements between fixed asset categories.

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 16 Heritage assets*Please complete this note if the charity has heritage assets***16.1 General disclosures for all charities holding heritage assets****(i) Explain the nature and scale of heritage assets held.**

--

(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.

--

16.2 Cost or valuation

	Heritage asset 1	Heritage asset 2	Heritage asset 3	Heritage asset 4	Total
	£	£	£	£	£
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

**Basis						Straight Line ("SL") or Reducing Balance ("RB")
** Rate						

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of year	-	-	-	-	-

16.4 Net book value

Nat book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment*Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.*

--

16.6 Revaluation*If an accounting policy of revaluation is adopted, please provide:**the effective date of the revaluation**the name of independent valuer, if applicable**qualifications of independent valuer**the methods applied and significant assumptions*

any significant limitations on the valuation

--

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A	At cost Group B	Total
	£	£	£
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recognised on the balance sheet)

(i) Explain the reason why heritage assets have not been recognised on the balance sheet.

(ii) Describe the significance and nature of heritage assets.

(iii) Disclose information that is helpful in assessing the value of heritage assets.

(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.

16.9 Five year summary of heritage assets transactions

	2015	2014	2013	2012	2011
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-				
Other	-				
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

	This year	Last year
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Note 18

Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	
Charitable activities:					
<i>Opening</i>	-	6,869	-	-	-
<i>Added in period</i>	-	2,406	-	-	-
<i>Expensed in period</i>	-	3,412	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	5,863	-	-	-
Other trading activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Total this year	-	5,863	-	-	-
Total previous year	-	6,869	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

None

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
547	1,281
10,874	12,245
11,421	13,526

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
6,435	9,035
-	-
-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	832	1,473	-	-
Payments received on account for contracts or performance-related grants		-	-	-
Accruals and deferred income	590	1,116	-	-
Taxation and social security	1,357	1,342	-	-
Receipts in Advance				
Other creditors	2,745	480	-	-
Total	5,524	4,411	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

--

Movement in deferred income account

Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
Balance at the end of the reporting period	-	-

This year £	Last year £
-	-
-	-
-	-
-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

Balance at the start of the reporting period
 Amounts added in current period
 Amounts charged against the provision in the current period
 Unused amounts reversed during the period
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

--

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

--

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.

--

22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conditions related to its pledge should be given here.

--

Note 23 Contingent liabilities and contingent assets**23.1 Contingent liabilities**

Where the charity has contingent liabilities, please complete the following section unless the possibility of their existence is remote.

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

Explain any uncertainties relating to the amount or timing of settlement; and the possibility of any reimbursement

Where it is not practical to make one or more of these disclosures, please state this fact

Section C **Notes to the accounts** **(cont)**

Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
62,026	52,213
	-
62,026	52,213

Note 25 Fair value of assets and liabilities

25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.

The charity does not expose itself to risk of non payment. Debtors are £4438.75 in respect of an HMRC gift aid claims, The other debtor (£6,435) is a long term debt represented by a rent free period granted in return for the net cost of improvement works carried out on a leased property. £2,600 was expensed in the year reducing the debtor from £9035 to £6435)

25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.

None

Note 26 **Events after the end of the reporting period**

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

Please provide details of the nature of the event

--

Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made

--

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	2,693				-	2,693
Internship Fund	R	Intern training and expenses only	822	625	- 1,100		-	347
Youth Fund	R	Youth centre and youth activities	4,177	1,562	- 4,089		-	1,650
Churches Together	R	Cardigan churches annual outreach event	-				-	-
Bookshop	R	Profits used to support missionary work	9,736	6,159	- 5,905		-	9,990
Men's Ministry	R	Men's Meeting expenses	240				-	240
Ladies Ministry	R	Ladies' Meeting expenses	864		- 252		-	612
Special Collections	R	Collections for specific charitable purpose	-	579	- 579		-	-
Sarnau Community Church	R	Sarnau Community church	681	1,220	- 1,001		-	900
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	2,196		- 303			1,893
Care Fund	R	Fund for Supporting vulnerable people	890	-	- 390			500
Support for Ukraine	R	Fund to support Ukrainians fleeing war	-	3,227	- 645			2,582
General Fund	UR	Unrestricted charity funds	217,386	83,164	- 76,741		-	223,809
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			239,685	96,536	- 91,005	-	-	245,216

Overspend against annual provision charged to fund

Section C **Notes to the accounts** **(cont)**

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	3,233		- 540		-	2,693
Internship Fund	R	Intern training and expenses only	301	2,246	- 1,725		-	822
Youth Fund	R	Youth centre and youth activities	1,061	5,325	- 2,209		-	4,177
Churches Together	R	Cardigan churches annual outreach event	-				-	-
Bookshop	R	Profits used to support missionary work	9,515	5,516	- 5,295		-	9,736
Men's Ministry	R	Men's Meeting expenses	489	251	- 500		-	240
Ladies Ministry	R	Ladies' Meeting expenses	864				-	864
Special Collections	R	Collections for specific charitable purpose	-	310	- 310		-	-
Sarnau Community Church	R	Sarnau Community church	714	33	- 66		-	681
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	4,861		- 2,665			2,196
Care Fund	R	Fund for Supporting vulnerable people	1,389	126	- 625			890
								-
General Fund	UR	Unrestricted charity funds	218,527	74,975	- 76,116		-	217,386
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	240,954	88,782	- 90,051	-	-	239,685

Overspend against annual provision charged to fund

Section C	Notes to the accounts	(cont)
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Note 27 **Charity funds (cont)**

27.3 Transfers between funds

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	The building maintenance fund is credited with the estimated average annual cost of maintenance and debited with actual maintenance costs. The result was a net spend of £303.26 which was charged to the fund. No other transfers have been made between restricted and unrestricted funds.	£303.26
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

Planned use	Purpose of the designation	Amount

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

0

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value			
		This year			Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other
	£		£	£	

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

1

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		
Other (please specify):		
TOTAL		

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

1

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

--

For any related party, please provide details of any guarantees given or received.

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Section C	Notes to the accounts	(cont)
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Note 29	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

MOUNT ZION BAPTIST CHURCH, CARDIGAN

ANNUAL REPORT AND ACCOUNTS

**FOR THE YEAR ENDED
31 MARCH 2023**

CHARITY REGISTRATION NUMBER 1181382

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF MOUNT ZION BAPTIST CHURCH, CARDIGAN

I report to the trustees on my examination of the accounts of the Mount Zion Baptist Church for the year ended 31 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 all 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 in connection with the examination giving me cause to believe that in any material respect:-

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
D M B DAVIES LIMITED

Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE: 31/1/2024

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales - Charity number 1181382

Accounts

MOUNT ZION BAPTIST CHURCH, CARDIGAN

ANNUAL REPORT AND ACCOUNTS

**FOR THE YEAR ENDED
YEAR ENDED 31 MARCH 2022**

CHARITY COMMISSION NUMBER 1181382

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF MOUNT ZION BAPTIST CHURCH, CARDIGAN**

I report to the trustees on my examination of the accounts of the Mount Zion Baptist Church for the year ended 31 March 2022.

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').

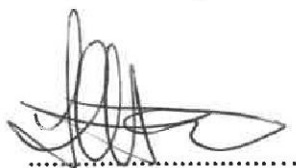
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities(Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D M B DAVIES LIMITED
Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE: 03-10-2022



Trustees' Annual Report for the period

From 1 April 2021 To 31 March 2022

Section A Reference and administration details

Charity name: Mount Zion Baptist Church, Cardigan
Other names charity is known by: None
Registered charity number (if any): 1181382
Charity's principal address: Priory Street, Cardigan, Ceredigion, SA43 1BU

Names of the charity trustees who manage the charity

Table with 4 columns: Trustee name, Office (if any), Dates acted if not for whole year, Name of person (or body) entitled to appoint trustee (if any). Rows include Rev Robert Filgate, Stanley Kirby, Peter Sanders, Malcolm Andrew Cunningham, David Stevenson, Meirion Thomas.

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Table with 2 columns: Name, Dates acted if not for whole year. Empty rows for additional trustees.

Names and addresses of advisers (Optional information)

Table with 3 columns: Type of adviser, Name, Address. Empty rows for advisers.

Name of chief executive or names of senior staff members (Optional information)

Empty box for chief executive or senior staff members.

Description of the charity's trusts

Type of governing document

Constitution

How the charity is constituted

Association Charitable Incorporated Organisation (CIO)

Trustee selection methods
(eg. appointed by, elected by)

By election by members following consideration and recommendation by existing trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Incorporation

The charity is an Association Charitable Incorporated Organisation with assets and activities having been transferred to the CIO on 1st April 2019.

Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing its finances and overseeing its buildings and activities. The minister resigned with effect from 31/8/2021 and a new minister has not yet been appointed.

Church Elders

The Church had four elders to assist the Pastor with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with three other Cardigan churches on joint projects such as the Summer Family Funday, Annual Good Friday March of Witness and Open Air Service. These activities were suspended during the pandemic and so did not take place during the reporting period. We expect to resume at least some of these in FY2022/23 and FY2023/24.

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

The charity holds all the usual insurances: motor, public and employee liability, buildings and contents insurance.

Coronavirus

The Covid-19 pandemic affected the operation of the charity for the whole of the financial year. The charity followed government guidance and stopped face to face meetings when restrictions required this. The risks raised by the pandemic have been addressed this financial year (2021/2022) and include:

- addressing financial changes e.g. reduced giving and changes in costs;
- ensuring that the needs of people in the church are addressed e.g. shopping, delivering prescriptions, social and spiritual needs
- preparation for a resumption of face to face meetings
- resumption of some meetings operating within the Covid guidance
- Providing as many services as possible digitally and in other ways such as by post

The leadership of the charity met regularly (by video link and in person) to manage the charity and its response to Covid-19.

Summary of the objects of the charity set out in its governing document

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for over 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

For the first part of the year the Sunday service was recorded and as a video using a YouTube channel; audio only CD copies were posted to those in the church congregation unable to access YouTube. Later in the year in person Sunday services resumed with changes to the running of the services as the year progressed following relaxations in Covid restrictions.

A pre-service prayer meeting was held using Zoom video conferencing.

Other formal study, worship and fellowship meetings included:

At the start of the year a number of groups met using Zoom video conferencing:

- House groups
- Prayer meetings

Later in the year some in person meetings resumed e.g. Monday night prayer and Friday morning prayer at the Mount Zion chapel.

A number of groups met in person when Covid restrictions were relaxed enough to allow this:

- A Bible study group
- A women's meeting

Youth Clubs (community work)

Before Covid the church operated clubs for different age groups which were open to all, but these were cancelled during the first part of the pandemic. In FY 2021/2022, some youth activities took place outside when this was allowed (some Fun Days when CCIW camp would have taken place) and, after a couple of one off meetings at the Mount Zion Youth Centre, regular Friday meetings have resumed. These are planned to continue and attendance in August 2022 at the CCIW youth camp is planned.

Our additional community work:

The work which was able to take place included:

- Operating a bookshop
- Gifts to other charitable organisations including to charities which help people in need overseas
- Care Team

Education and Training:

- Alpha Course (an introduction to the Christian faith) by video conferencing.

Section C Objectives and activities

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

Our financial giving was able to continue during the pandemic and the charity made donations to a number of other charities during the year, with total amount of giving of £8,135 – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.

Occasionally gifts are made to persons suffering financial hardship or who need support. This year Christmas hampers were distributed to those in the church family who would benefit most which cost approximately £300.

Volunteers

Volunteers are key to the successful operation of the charity although the amount of volunteer work was greatly curtailed by the pandemic. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- House group leaders (4)
- Stewarding for Sunday services (10)
- Sarnau Community Church (7)
- Kitchen Supervisor and Servers (12)
- Media / Sound Supervisor & Team (9)
- Missions Co-ordinator & Team (3)
- Alpha courses (3)
- Music Group Leader and Musicians (8)
- Kidz Club (8)
- Youth Supervisor and Youth team (9)
- Junior Church teachers and Creche (7)
- Bookshop Volunteers (7)
- Care Team (12)
- Care Homes Ministry (0 – no services in this period)
- Coffee Morning Organiser / helpers (0 – no sessions this period)
- Flower Rota & Craft Club (1)
- School assemblies (1)
- Website Manager and Administrator (1)
- Media production and management (1)

The organisation and activity for Sunday Worship requires a large number of volunteers and overall, the church normally has over 100 volunteers but this year approximately 70 have been active.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements in four areas of our work which continued during the pandemic followed by a very brief summary of the remaining areas. The areas covered are:

- Response to Covid
- Worship services
- Youth Work
- Gifts to other charities

Response to Covid

This is the second year of living with the pandemic, and we worked to continue to serve God, and to serve our congregation and the wider community. Our major achievements were:

- We maintained contact across the congregation and found new ways to serve the wider community
- Running small groups with in-person meetings when allowed
- Restarting in person worship services safely
- Providing online access to our Sunday and other services – for our congregation and the wider community
- Running members' meetings in a hybrid model (Zoom and in person)
- Resuming children's and youth work
- Continuation of support of other charities including providing Christmas gifts to be distributed in Eastern Europe by Blythswood Care

Worship Services

The pandemic prevented us from having in person worship services for the first seven months of the year. Instead, our church services went online: we pre-recorded Sunday services and published them every Sunday on YouTube to be watched at home by the church. Video was also published for other services e.g. funerals. Once we could meet in person for Sunday worship we live streamed the services. Our YouTube channel is:

https://www.youtube.com/channel/UCFWZ7h6zEtBsdT_-fDJqfiQ

During the year approximately 58 services were published on-line (including 18 live streamed services and several tutorial messages) and the average number of views was over 150 for the pre-recorded services and over 80 after we resumed live services.

Youth Work

The pandemic restrictions had stopped us from holding regular in person meetings but this year we held some outside meetings when restrictions were relaxed. We had three outside meetings in the summer and autumn of 2021 (with food!) followed by two meetings at the Youth Centre (again with food). In November 2021 we were able to start holding regular meetings in the Youth Centre.

Our youth meetings are open to all.

We found that video conference meetings didn't work for our young people.

Youth Centre

The new Youth Centre, in the Lower Vestry, at Capel Tabernacl in Cardigan town centre, is now fully open and in use. This provides a large space similar in size to the sanctuary of our Priory Street chapel building.

CCIW (Christian Camps in Wales – summer camp at Tywyn)

The summer camp at Tywyn was cancelled due to Covid but attendance is planned for 2022.

Kidz Club: Primary Age Children (8-12 children and open to all) mostly from families not in the Church. In person meetings restarted in May 2021. We served a Christmas dinner for the parents of children at Kidz Club.

Youth Work Team: The Youth Director is responsible for the spiritual and practical well-being of the many children from Cardigan and the local community who attend our children's and youth clubs, which run weekly during school term-time. There is also a part-time youth worker and a number of volunteers assist the paid staff in running the children's and youth meetings.

Gifts – Financial and Support for Other Charities

The Church provided financial and other support to other charities as part of our aim to care for and help those in need in our local area and elsewhere – to show love to those in need around the world. As well as money the Church congregation filled shoeboxes with Christmas gifts and provided toiletries for a local charity.

The Church congregation filled 88 shoeboxes for the Shoebox Appeal for Blythswood Care in Autumn 2021 to be distributed in Eastern Europe. The Church also gave Blythswood Care £900 to help fund the distribution of the shoeboxes. Each box brings such joy and hope to individuals of all ages who otherwise might have no sense of God's love at Christmas and is a way for us to show God's love to our neighbour.

The Church gave £1,800 to support work of Boureima Diallo in Burkina Faso at the Jam Tan Centre and through the Fulani Network extending the reach of the Gospel.

The Church also supported:

- the BMS World Mission (£1200)
- Good News for Everyone (£1200)
- Ty Cariad (£2100) to help orphaned and abandoned children in Uganda

Summary of other achievements

The achievements below are aligned to our objective of advancing the Christian faith:

House Groups)

These are open to all – for care and discipling of the Church community and communicating the gospel to others. A small number of house groups met during the year using Zoom or outdoors when restrictions allowed, and started meeting in person at the end of 2021.

Alpha Course

The church ran its seventh Alpha course in 2021 to present the Christian gospel which continued into the current reporting period.

Th each ievements below reflect our goal of caring for those in our Church and th ewider community:

Care Team

Twelve volunteers from the regular congregation help both regular worshippers and local people with practical help and social visits.

Bookshop

The Church runs a Christian bookshop in Cardigan town centre which has been open when Covid restrictions allowed.

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2021/2022 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Due to the impact of the pandemic, there was a small overspend on unrestricted activity (£1,140), while restricted funds reduced by £130. The main contributors to this being an overspend on building maintenance of £2,665 while youth funds increased by £3,116 due to a large donation. The church also invested £6,000 in video equipment to live stream services for those who cannot attend in person and to enable us to share our faith more widely.

The Trustees review the financial position each month and actions are taken to reduce costs to offset the reduction in giving and other income, for example reviewing utility costs. This is an ongoing process, with the aim to ensure that unrestricted reserves do not fall below 3 months expenditure (at the end of the financial year unrestricted reserves

Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2021/2022 this source of income decreased from £52,414 to £44,609.

Due to the Covid pandemic the church building was not open for public worship during the first 7 months of the financial year and after resumption of Sunday services attendance was initially limited. With fewer weekly offerings being taken giving was encouraged direct to bank or through the on-line portal "Just Giving". Unrestricted non-gift aided giving decreased from £14,014 to £11,231. The pre-pandemic level of weekly offerings was £32,284 (FY 2019/2020).

The regular financial support of members and worshippers enabled the charity to employ not only a full-time minister (for part of the year) but also a part-time youth worker and other part-time staff to support its work in the community.

Given the current low rate of interest on cash balances, the church does not currently hold any investments. It relies upon and uses regular giving to fulfil its objectives rather than building up capital reserves. It is anticipated that an investment policy will be adopted during 2022/2023 should it be found necessary to invest surplus funds.

Section F**Other optional information**

This is the fifth full year of the church's separate registration as charity. (It previously operated under the umbrella of the Baptist Union of Wales).



We are mindful of the increasing governance requirements placed upon charities. During 2021/2022 we continued managing our Risk.

Section G**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

MALCOLM ANDREW CUNNINGHAM	MEIRION THOMAS
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Position (e.g. Secretary, Chair, etc)

Chair	TRUSTEE
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Date

6th September 2022



Mount Zion Baptist Church		Charity No (if any)	1181382
Annual accounts for the period			
Period start date	01/04/21	To	31/03/22

Section A Statement of financial activities



Recommended categories by activity	Guidance Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	72,461	8,290	-	80,751	87,294
Charitable activities	S02	-	5,516	-	5,516	2,427
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	2,515	-	-	2,515	3,222
Other	S06	-	-	-	-	-
Total	S07	74,976	13,806	-	88,782	92,943
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	76,116	13,935	-	90,051	100,061
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	76,116	13,935	-	90,051	100,061
Net income/(expenditure) before investment gains/(losses)						
Net gains/(losses) on investments	S13	-	1,140	-	1,269	7,118
	S14	-	-	-	-	-
Net income/(expenditure)	S15	-	1,140	-	1,269	7,118
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	-	1,140	-	1,269	7,118
Reconciliation of funds:						
Total funds brought forward	S21	218,527	22,427	-	240,954	248,072
Total funds carried forward	S22	217,387	22,298	-	239,685	240,954

Section B

Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01		-	-	-	-
Tangible assets	(Note 14)	B02	171,488		-	171,488	167,932
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
	Total fixed assets	B05	171,488	-	-	171,488	167,932
Current assets							
Stocks	(Note 18)	B06		6,869	-	6,869	8,073
Debtors	(Note 19)	B07	13,526		-	13,526	12,412
Investments	(Note 17.4)	B08				-	-
Cash at bank and in hand	(Note 24)	B09	36,383	15,830	-	52,213	58,325
	Total current assets	B10	49,909	22,699	-	72,608	78,810
Creditors: amounts falling due within one year	(Note 20)	B11	4,011	400	-	4,411	5,788
	Net current assets/(liabilities)	B12	45,898	22,299	-	68,197	73,022
	Total assets less current liabilities	B13	217,386	22,299	-	239,685	240,954
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
	Total net assets or liabilities	B16	217,386	22,299	-	239,685	240,954
Funds of the Charity							
Endowment funds	(Note 27)	B17	-			-	-
Restricted income funds	(Note 27)	B18		22,299		22,299	22,427
Unrestricted funds		B19	217,386		-	217,386	218,527
Revaluation reserve		B20				-	
	Total funds	B21	217,386	22,299	-	239,685	240,954

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	MEIRION THOMAS	02/10/2022
	M.A. CUNNINGHAM	2/10/2022

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

The charity aims to maintain a cash balance of 3 months expenditure. Balanced budgets are prepared annually, performance against budget monitored monthly by trustees and reported to members half-yearly. A monthly Bank Reconciliation is completed monthly and reported to trustees.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

--

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
<i>Adjustments:</i>		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of period £
Net income/(expenditure) as previously stated	
<i>Adjustments:</i>	
Previous period net income/(expenditure) as restated	

Note 2 Accounting policies**2.2 INCOME**

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability. 	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legacies	<p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).</p> <p>Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.</p>	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Government grants	The charity has received government grants in the reporting period	Yes	No	N/a
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Support costs	The charity has incurred expenditure on support costs.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Investment gains and losses This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Yes	No	N/a
		✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Yes	No	N/a
✓		

Governance and support costs Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Yes	No	N/a
		✓

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Yes	No	N/a
		✓

Grants with performance conditions Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Yes	No	N/a
		✓

Grants payable without performance conditions Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Yes	No	N/a
		✓

Redundancy cost The charity made no redundancy payments during the reporting period.

Yes	No	N/a
✓		

Deferred income No material item of deferred income has been included in the accounts.

Yes	No	N/a
✓		

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

Yes	No	N/a
✓		

Provisions for liabilities A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Yes	No	N/a
✓		

Basic financial instruments The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

Yes	No	N/a
		✓

2.4 ASSETS

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least

#####

They are valued at cost.

Yes	No	N/a
✓		

The depreciation rates and methods used are disclosed in note 9.2.

Intangible fixed assets The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5

Yes	No	N/a
		✓

They are valued at cost.

Yes	No	N/a
		✓

Heritage assets The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

Yes	No	N/a
		✓

They are valued at cost.

Yes	No	N/a
		✓

Investments Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Yes	No	N/a
		✓

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments

Yes	No	N/a
		✓

Stocks and work in progress Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Yes	No	N/a
		✓

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Yes	No	N/a
		✓

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Yes	No	N/a
		✓

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Yes	No	N/a
✓		

Current asset investments The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

Yes	No	N/a
		✓

Yes No N/a

They are valued at fair value except where they qualify as basic financial instruments.

		✓
--	--	---

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

--

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	15,032	1,459	-	16,491	18,201
	Gift Aid	57,428	6,831	-	64,259	67,093
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	2,000
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	2,515	-	-	2,515	3,222
	Total	74,975	8,290	-	83,265	90,516
Charitable activities:		-	5,516	-	5,516	2,427
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	5,516	-	5,516	2,427	
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total	-	-	-	-	-	
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME	74,975	13,806	-	88,781	92,943	

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£6,784 was restricted income comprising: £2427 Bookshop sales, £250 special collections, £30 for Samau community church £2700 for Church Development , £1377 for Care Fund

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 4 Analysis of receipts of government grants

	Description	This year £	Last year £
Government grant 1		-	-
Government grant 2		-	-
Government grant 3		-	-
Other		-	-
	Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

Note 5 Donated goods, facilities and services

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.

Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.

Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.

Note 6

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurring seeking donations	-	-	-	-	-
Incurring seeking legacies	-	-	-	-	-
Incurring seeking grants					
Operating membership schemes and social lotteries					
Staging fundraising events					
Fundraising agents					
Operating charity shops – Bookshop		5,295		5,295	3,678
Operating a trading company undertaking non-charitable trading activity					
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities					
Investment management costs:	-	-	-	-	-
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	5,295	-	5,295	3,678
Expenditure on charitable activities					
Pastoral Costs	16,034		-	16,034	34,826
Youth Activities	25,612	2,209	-	27,821	27,650
Missionary / Outreach Activity	7,750	3,226	-	10,976	10,838
Church Development		540	-	540	4,175
Church Expenses	24,067	2,665	-	26,732	16,870
Depreciation	2,653		-	2,653	2,024
Total expenditure on charitable activities	76,116	8,640	-	84,756	96,383
Separate material item of expense					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
Other					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-

TOTAL EXPENDITURE

76,116	13,935	-	90,051	100,061
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Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
Total					

Prior year expenditure on charitable activities can be analysed as follows:

--

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

--

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C

Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation (Describe method)
	£	£	£	£	£	
Governance	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	-		-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C**Notes to the accounts****Note 10** **Details of certain items of expenditure****10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
600	600

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	39,242	48,895
Social security costs	2,515	3,222
Pension costs (defined contribution scheme)	1,846	2,354
Other employee benefits	-	-
Total staff costs	43,603	54,471

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

None

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

Correct

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)

The extent of redundancy funding at the balance sheet date

Please state the accounting policy for any redundancy or termination payments

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

Amount of contributions recognised in the SOFA as an expense

--

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

--

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

--

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

--

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan

Note 14 Tangible fixed assets
 Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	164,000	-	11,266	24,038	199,304
Additions	-	-	-	6,209	6,209
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	164,000	-	11,266	30,247	205,513

14.2 Depreciation and impairments

	**Basis	0% as freehold property is fully maintained	SL or RB	Straight Line 20%	Straight Line 20% except computer equipment 33&1/3rd %	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
	** Rate						
At beginning of the year	-	-	-	11,266	20,106	-	31,372
Disposals	-	-	-	-	-	-	-
Depreciation	-	-	-	-	2,653	-	2,653
Impairment	-	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-	-
At end of the year	-	-	-	11,266	22,759	-	34,025

14.3 Net book value

Net book value at the beginning of the year	164,000	-	-	3,932	167,932
Net book value at the end of the year	164,000	-	-	7,488	171,488

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight

Note 15 Intangible assets*Please complete this note if the charity has any intangible assets***15.1 Cost or valuation**

	Research & development	Patents and trademarks	Other	Total
	£	£	£	£
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL – Life not exceeding lease term	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					

At beginning of the year	-	-	-	-
Disposals	-	-	-	-
Amortisation	-	-	-	-
Impairment	-	-	-	-
Transfers*	-	-	-	-
At end of year	-	-	-	-

15.3 Net book value

Nat book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy*Please disclose the accounting policy for intangible fixed assets including:**Reasons for choosing amortisation rates*

--

Policies for the recognition of any capital development

--

15.5 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

--

the name of independent valuer, if applicable

--

the methods applied

--

the carrying amount that would have been recognised had the assets been carried under the cost model.

--

15.7 Other disclosures

(i) If your intangible asset was acquired by way of grant, provide value on initial recognition and carrying amount of the asset.

--

(ii) Details of the carrying amounts of any intangible assets to which the charity has restricted title or that are pledged as security for liabilities.

--

(iii) Please provide the amount of contractual commitments for the acquisition of intangible assets.

--

(iv) State the amount of research and development expenditure recognised as expenditure in the year.

--

(vi) Please detail the headings in the SOFA in which a charge for amortisation of intangible assets is included.

This will be the rent which would normally be charged for leasing premises to the charity commencing in 2020/21

(vii) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.

The charity will be entering into a lease of premises for which they are carrying out essential improvement works. In return the landlord will grant a rent free period to the value of these works (net of grants received). The value shown is that incurred on improvements to date less a

* The "transfers" row is for movements between fixed asset categories.

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 16 Heritage assets*Please complete this note if the charity has heritage assets***16.1 General disclosures for all charities holding heritage assets**

(i) Explain the nature and scale of heritage assets held.

--

(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.

--

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

**Basis					Straight Line ("SL") or Reducing Balance
** Rate					

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of year	-	-	-	-	-

16.4 Net book value

Nat book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment*Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.*

--

16.6 Revaluation*If an accounting policy of revaluation is adopted, please provide:**the effective date of the revaluation**the name of independent valuer, if applicable**qualifications of independent valuer**the methods applied and significant assumptions**any significant limitations on the valuation*

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A	At cost Group B	Total
	£	£	£
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recognised on the balance sheet)

(i) Explain the reason why heritage assets have not been recognised on the balance sheet.

(ii) Describe the significance and nature of heritage assets.

(iii) Disclose information that is helpful in assessing the value of heritage assets.

(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.

16.9 Five year summary of heritage assets transactions

	2015	2014	2013	2012	2011
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-
-	-

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (*Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (*Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information*).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	
Charitable activities:					
<i>Opening</i>	-	8,073	-	-	-
<i>Added in period</i>	-	1,939	-	-	-
<i>Expensed in period</i>	-	3,143	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	6,869	-	-	-
Other trading activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Total this year	-	6,869	-	-	-
Total previous year	-	8,073	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

None

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
1,281	311
12,245	12,101
13,526	12,412

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
9,035	11,635
-	-
-	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	1,473	3,493	-	-
Payments received on account for contracts or performance-related grants		-	-	-
Accruals and deferred income	1,116	597	-	-
Taxation and social security	1,342	1,698	-	-
Receipts in Advance				
Other creditors	480		-	-
Total	4,411	5,788	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

Balance at the start of the reporting period
 Amounts added in current period
 Amounts charged against the provision in the current period
 Unused amounts reversed during the period
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

--

21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

--

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage

22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conditions related to its pledge should be given here.

Note 23 Contingent liabilities and contingent assets**23.1 Contingent liabilities**

Where the charity has contingent liabilities, please complete the following section unless the possibility of their existence is remote.

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

Explain any uncertainties relating to the amount or timing of settlement; and the possibility of any reimbursement

Where it is not practical to make one or more of these disclosures, please state this fact

Section C **Notes to the accounts** **(cont)**

Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
52,213	58,325
-	-
52,213	58,325

Note 25 Fair value of assets and liabilities

25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.

The charity does not expose itself to risk of non payment. Debtors are £3210.25 in respect of an HMRC gift aid claim, The other debtor (£9,035) is a long term debt represented by a rent free period granted in return for the net cost of improvement works carried out on a leased property. £2,600 was expensed in the year reducing the debtor from £11635 to £9035)

25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.

None

Section C **Notes to the accounts** **(cont)**

Note 26 **Events after the end of the reporting period**

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

Please provide details of the nature of the event

Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Fund Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	3,233	-	540	-	-	2,693
Internship Fund	R	Intern training and expenses only	301	2,246	1,725	-	-	822
Youth Fund	R	Youth centre and youth activities	1,061	5,325	2,209	-	-	4,177
Churches Together	R	Cardigan churches annual outreach event	-	-	-	-	-	-
Bookshop	R	Profits used to support missionary work	9,515	5,516	5,295	-	-	9,736
Men's Ministry	R	Men's Meeting expenses	489	251	500	-	-	240
Ladies Ministry	R	Ladies' Meeting expenses	864	-	-	-	-	864
Special Collections	R	Collections for specific charitable purpose	-	310	310	-	-	-
Sarnau Community Church	R	Sarnau Community church	714	33	66	-	-	681
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	4,861	-	2,665	-	-	2,196
Care Fund	R	Fund for Supporting vulnerable people	1,389	126	625	-	-	890
General Fund	UR	Unrestricted charity funds	218,527	74,975	76,116	-	-	217,386
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	240,954	88,782	90,051	-	-	239,685

Section C Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE – expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	4,708	2,700	4,175	-	-	3,233
Internship Fund	R	Intern training and expenses only	301	-	-	-	-	301
Youth Fund	R	Youth centre and youth activities	3,289	-	2,228	-	-	1,061
Churches Together	R	Cardigan churches annual outreach event	-	-	-	-	-	-
Bookshop	R	Profits used to support missionary work	10,766	2,427	3,678	-	-	9,515
Men's Ministry	R	Men's Meeting expenses	489	-	-	-	-	489
Ladies Ministry	R	Ladies' Meeting expenses	864	-	-	-	-	864
Special Collections	R	Collections for specific charitable purpose	-	250	250	-	-	-
Sarnau Community Church	R	Sarnau Community church	769	30	85	-	-	714
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	5,863	-	1,002	-	-	4,861
Freedom in Christ Fund	R	Freedom in Christ – Restricted giving	-	-	-	-	-	-
Care Fund	R	Fund for Supporting vulnerable people	425	1,377	1,523	1,110	-	1,389
CAP Fund	R	Support for Christians against Poverty	1,110	-	-	1,110	-	-
General Fund	UR	Unrestricted charity funds	219,488	86,159	87,120	-	-	218,527
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	248,072	92,943	100,061	-	-	240,954

Note 27 **Charity funds (cont)**

27.3 Transfers between funds

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	The building maintenance fund is credited with the estimated average annual cost of maintenance and debited with actual maintenance costs. No other transfers have been made between restricted and unrestricted funds.	£2,664.95
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

Planned use	Purpose of the designation	Amount

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£		£	£	
Reverend Robert Glenn Filgate	Constitution	26343	1317		2404	29224

Please give details of why remuneration or other employment benefits were paid.

The minister appointed to lead the church is automatically appointed as a trustee. His remuneration is in line with that paid to Baptist Ministers. As a Minister of religion the church pays the water rates and council tax for the manse which he occupies - included under other

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		
Other (please specify):		
TOTAL		

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Section C	Notes to the accounts	(cont)
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Note 29	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Pastor's Remuneration

In addition to Pastor's remuneration, Rev Rob Filgate (also a Trustee) lived in the manse rent free until 18th August 2021. An estimated market rent would be £800 per month. No taxable benefit is applicable as Rev Filgate is a Minister of Religion.

MOUNT ZION BAPTIST CHURCH, CARDIGAN

England & Wales - Charity number 1181382

Accounts

MOUNT ZION BAPTIST CHURCH, CARDIGAN

ANNUAL REPORT AND ACCOUNTS

**FOR THE YEAR ENDED
YEAR ENDED 31 MARCH 2021**

CHARITY COMMISSION NUMBER 1181382

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF MOUNT ZION BAPTIST CHURCH, CARDIGAN**

I report to the trustees on my examination of the accounts of the Mount Zion Baptist Church for the year ended 31 March 2021.

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').

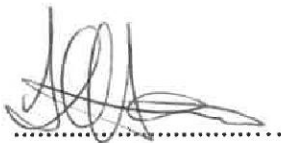
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

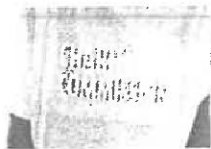
1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities(Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D M B DAVIES LIMITED
Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE: 18 - 11 - 2021.....



Trustees' Annual Report for the period

From **Period start date** 1 April 2020 **To Period end date** 31 March 2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Robert Filgate	Chairman		
2	Anthony Brookin	Secretary	1/4/2020 – 23/9/2020	
3	Peter Sanders	Treasurer		
4	Malcolm Andrew Cunningham			
6	David Stevenson			
7	Meirion Thomas			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Description of the charity's trusts
Type of governing document

Constitution

How the charity is constituted

Association Charitable Incorporated Organisation (CIO)

Trustee selection methods
(eg. appointed by, elected by)

By election by members following consideration and recommendation by existing trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Incorporation

The charity is an Association Charitable Incorporated Organisation with assets and activities having been transferred to the CIO on 1st April 2019.

Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing its finances and overseeing its buildings and activities.

Church Elders

The Church had four elders to assist the Pastor with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with three other Cardigan churches on joint projects such as the Summer Family Funday, Annual Good Friday March of Witness and Open Air Service. These activities were suspended during the pandemic and so did not take place during the reporting period. We expect to resume at least some of these in FY2022/23. Teifi Street Pastors which operated until the Covid lockdown will not resume operation after the pandemic.

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

The charity holds all the usual insurances: motor, public and employee liability, buildings and contents insurance.

Coronavirus

The Covid-19 pandemic affected the operation of the charity for the whole of the financial year. The charity followed government guidance and stopped all face to face meetings. The risks raised by the pandemic have been addressed this financial year (2020/2021) and include:

- addressing financial changes e.g. reduced giving and changes in costs;
- ensuring that the needs of people in the church are addressed e.g. shopping, delivering prescriptions, social and spiritual needs
- preparation for a resumption of face to face meetings
- resumption of some meetings operating within the Covid guidance
- Providing as many services as possible digitally and in other ways e.g. by post

The leadership of the charity has met regularly (by video link) to manage the charity and it's response to Covid-19.

Summary of the objects of the charity set out in its governing document

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for over 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

A Sunday service was recorded and distributed to the church as a video using a YouTube channel with audio only CD copies being posted to those in the church unable to access YouTube.

A pre-service prayer meeting was held using Zoom video conferencing.

Other formal study, worship and fellowship meetings included:

A number of groups met during the year using Zoom video conferencing:

- House groups
- Prayer meetings

Two groups met in person a few times when Covid restrictions were relaxed enough to allow this:

- A Bible study group
- A women's meeting

Youth Clubs (community work):

The church normally operates clubs for different age groups which are open to all, but these were cancelled. Some youth activities took place outside when this was allowed, and some meetings took place using Zoom but this was not popular with young people. It is hoped to restart at least some of the youth clubs in the next financial year.

Our additional community work:

The work which was able to take place included:

- Operating a bookshop (from July to the December lockdown)
- Gifts to other charitable organisations including to charities which help people in need overseas
- Care Team

Education and Training:

- Alpha Course (an introduction to the Christian faith)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

Our financial giving was able to continue during the pandemic and the charity made donations to a number of other charities during the year, with total amount of giving of £7,980 – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.

Occasionally gifts are made to persons suffering financial hardship or who need support. This year Christmas hampers were distributed to those in the church family who would benefit most which, together with a number of other gifts costing £500.

Volunteers

Volunteers are key to the successful operation of the charity although the amount of volunteer work was greatly curtailed by the pandemic. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- House group leaders (12)
- Stewarding for Sunday services (0 – no services this period)
- Sarnau Community Church (0 – no services this period)
- Kitchen Supervisor and Servers (0 – no services this period)
- Media / Sound Supervisor & Team (0 – no services this period)
- Missions Co-ordinator & Team (2)
- Alpha courses (2)
- Music Group Leader and Musicians (0 – no services this period)
- Kidz Club (0 – no meetings this period)
- Youth Supervisor and Youth team (9)
- Junior Church teachers (0 – no services this period)
- Creche (0 – no services this period)
- Bookshop Volunteers (5)
- Care Team (15)
- Care Homes Ministry (2)
- Coffee Morning Organiser / helpers (0 – no sessions this period)
- Flower Rota & Craft Club (1)
- School assemblies (0 – no activity this period)
- Website Manager and Administrator (1)
- Media production and management (1)

The organisation and activity for Sunday Worship requires a large number of volunteers and overall, the church normally has over 100 volunteers but this year approximately 45 have been active.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements in three areas of our work which continued during the pandemic followed by a very brief summary of the remaining areas. The areas covered are:

- Worship services
- Alpha course
- Gifts to other charities

Worship Services

The pandemic prevented us from having in person worship services during the year, even for the periods when restrictions were relaxed because the size and layout of our building means that only a small fraction our congregation could attend. Instead, our church services went online – we prerecorded Sunday services and published them every Sunday on YouTube to be watched at home by the church. Services were also published for other services e.g. Good Friday and events such as our photography competition. The channel is:

https://www.youtube.com/channel/UCFWZ7h6zEtBsdT_-fDJgfiQ

During the year approximately 55 services were published and the average number of views is over 150.

Youth Work

The pandemic restrictions stopped us from holding regular in person meetings but we were able to hold a few outside meetings when restrictions were relaxed, We found that video conference meetings didn't work for our young people.

Youth Centre

The most visible progress during the year was the continued work on the new youth centre in the Lower Vestry, at Capel Tabernacl in Cardigan town centre. This will provide a large space similar in size to the sanctuary of our Priory Street building. Extensive renovation work continued, carried out by a team of volunteers supported and advised by professional tradespeople. Note that the Youth Centre work was completed in the 2021/22 financial year (not covered by this report).

CCIW (Christian Camps in Wales – summer camp at Tywyn)

The summer camp at Tywyn was cancelled due to Covid.

Kidz Club: Primary Age Children (15-20 children and open to all) mostly from families not in the Church. In person meetings could not take place during the year but activity packs were sent out fortnightly to the children during term time and the team visited families over the summer holidays and gave the children gifts at Christmas.

Youth Work Team: The Youth Director is responsible, in normal times, for the spiritual and practical well-being of the many children from Cardigan and the local community who attend our children's and youth clubs, which normally are run weekly during school term-time. There is also a part-time youth worker and a number of volunteers have assisted the paid staff e.g. to carry out preparation work in the new youth centre.

Gifts – Financial and Support for Other Charities

The Church provided financial and other support to other charities as part of our aim to care for and help those in need in our local area and elsewhere – to show love to those in need around the world. As well as money the Church congregation filled shoeboxes with Christmas gifts and provided toiletries for a local charity.

The Church congregation filled 55 shoeboxes for the Shoebox Appeal for Blythswood Care in Autumn 2020 and donated a large number of bags and boxes containing knitted goods to be distributed in Eastern Europe. The Church also gave Blythswood Care £900 to help fund the distribution of the shoeboxes. Each box brings such joy and hope to individuals of all ages who otherwise might have no sense of God's love at Christmas and is a way for us to show God's love to our neighbour.

The Church gave £1,800 to support work of Boureima Diallo in Burkina Faso at the Jam Tan Centre and through the Fulani Network extending the reach of the Gospel.

The Church also supported:

- the BMS World. (£1200)
- Gideons (£1200) - (Now known as Good News for Everyone)
- Ty Cariad (£2100) to help orphaned and abandoned children in Uganda
- Peruvian Promotions (£600)
- And a number of smaller gifts

Summary of other achievements

The achievements below are aligned to our objective of advancing the Christian faith:

House Groups)

These are open to all – for care and discipling of the Church community and communicating the gospel to others. A small number of house groups met during the year using Zoom or outdoors when restrictions allowed.

Alpha Course

The church ran its seventh Alpha course in 2021 to present the Christian gospel; due to Covid restrictions the course ran using Zoom video conferencing which was very successful. The courses are open to anyone.

The achievements below reflect our goal of caring for those in our Church and the wider community:

Care Team

Fifteen volunteers from the regular congregation help both regular worshippers and local people with practical help and social visits.

Bookshop

The Church runs a Christian bookshop in Cardigan town centre which has been open when Covid restrictions allowed.

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2020/2021 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Due to the impact of the pandemic, there was a small overspend on unrestricted activity (£961), while restricted funds reduced by £6157 chiefly from spending on the youth centre project, church development, bookshop loss and building maintenance overspend.

The Trustees review the financial position each month and actions are taken to reduce costs to offset the reduction in giving and other income. for example reviewing utility costs. This is an ongoing process, with the aim to ensure that unrestricted reserves do not fall below 3 months expenditure (at the end of the financial year unrestricted reserves

Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2020/2021 this source of income decreased slightly from £55,454 to £52,414

Due to the Covid pandemic the church building was not open for public worship during the whole of the financial year. With no weekly offerings being taken giving was encouraged direct to bank or through the on-line portal "Just Giving". Unrestricted non-gift aided giving decreased from £32,284 to £14,014.

The regular financial support of members and worshippers has enabled the charity to employ not only a full-time minister but also a part-time youth worker and other part-time staff to support its work in the community.

Given the current low rate of interest on cash balances, the church does not currently hold any investments. It relies upon and uses regular giving to fulfil its objectives rather than building up capital reserves. It is anticipated that an investment policy will be adopted during 2021/2022 should it be found necessary to invest surplus funds.

Section F**Other optional information**

This is the fifth full year of the church's separate registration as charity. (It previously operated under the umbrella of the Baptist Union of Wales).

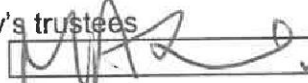
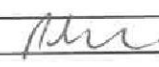
We are mindful of the increasing governance requirements placed upon charities. During 2020/2021 we continued managing our Risk.

Section G**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

MALCOLM ANDREW CUNNINGHAM	PETER SANDERS
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Position (e.g. Secretary, Chair, etc)

TRUSTEE	TRUSTEE
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Date

7/10/2021



Mount Zion Baptist Church		Charity No (if any)	118
Annual accounts for the period			
Period start date	01/04/20	To	31/03/21

Section A Statement of financial activities

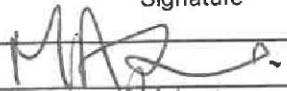
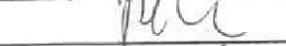
Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£ F01	£ F02	£ F03	£ F04	£ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	82,937	4,357	-	87,294	138,138
Charitable activities	S02	-	2,427	-	2,427	9,450
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	3,222	-	-	3,222	2,897
Other	S06	-	-	-	-	-
Total	S07	86,159	6,784	-	92,943	150,485
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	87,120	12,941	-	100,061	146,529
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	87,120	12,941	-	100,061	146,529
Net income/(expenditure) before investment gains/(losses)						
	S13	- 961	- 6,157	-	- 7,118	3,956
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	- 961	- 6,157	-	- 7,118	3,956
Extraordinary items						
	S16	-	-	-	-	-
Transfers between funds						
	S17	-	-	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 961	- 6,157	-	- 7,118	3,956
Reconciliation of funds:						
Total funds brought forward	S21	219,488	28,584	-	248,072	244,116
Total funds carried forward	S22	218,527	22,427	-	240,954	248,072

Section B

Balance sheet

		Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01		-	-	-	-
Tangible assets	(Note 14)	B02	167,932		-	167,932	168,870
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
	Total fixed assets	B05	167,932	-	-	167,932	168,870
Current assets							
Stocks	(Note 18)	B06		8,073	-	8,073	7,831
Debtors	(Note 19)	B07	12,412		-	12,412	15,858
Investments	(Note 17.4)	B08			-	-	-
Cash at bank and in hand	(Note 24)	B09	56,486	1,839	-	58,325	77,649
	Total current assets	B10	68,898	9,912	-	78,810	101,338
Creditors: amounts falling due within one year	(Note 20)	B11	5,391	397	-	5,788	22,136
	Net current assets/(liabilities)	B12	63,507	9,515	-	73,022	79,202
	Total assets less current liabilities	B13	231,439	9,515	-	240,954	248,072
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
	Total net assets or liabilities	B16	231,439	9,515	-	240,954	248,072
Funds of the Charity							
Endowment funds	(Note 27)	B17	-			-	-
Restricted income funds	(Note 27)	B18				-	28,584
Unrestricted funds		B19	218,527	22,427	-	240,954	219,488
Revaluation reserve		B20				-	
	Total funds	B21	218,527	22,427	-	240,954	248,072

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
	M.A. CUNNINGHAM	7/10/2021
	PETER SANDERS	8/10/2021

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with* the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with* the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	<i>The charity aims to maintain a cash balance of 3 months expenditure. Balanced budgets are prepared annually, performance against budget monitored monthly by trustees and reported to members half-yearly. A monthly Bank Reconciliation is completed monthly and reported to trustees.</i>
Disclosure of any uncertainties that make the going concern assumption doubtful;	
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes* No* * -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2 Accounting policies
2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability. 	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Offsetting	<p>There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Grants and donations	<p>Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Legacies	<p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).</p> <p>Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Government grants	<p>The charity has received government grants in the reporting period</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>						
Tax reclaims on donations and gifts	<p>Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Contractual income and performance related grants	<p>This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated goods	<p>Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated services and facilities	<p>Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Support costs	<p>The charity has incurred expenditure on support costs.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Volunteer help	<p>The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Income from interest, royalties and dividends	<p>This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Income from membership subscriptions	<p>Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	<p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>	<table border="1"> <thead> <tr> <th>Yes</th> <th>No</th> <th>N/a</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						

Settlement of insurance claims Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.

Yes	No	N/a
		✓

Investment gains and losses This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Yes	No	N/a
		✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Yes	No	N/a
✓		

Governance and support costs Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Yes	No	N/a
		✓

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Yes	No	N/a
		✓

Grants with performance conditions Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Yes	No	N/a
		✓

Grants payable without performance conditions Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Yes	No	N/a
		✓

Redundancy cost The charity made no redundancy payments during the reporting period.

Yes	No	N/a
✓		

Deferred income No material item of deferred income has been included in the accounts.

Yes	No	N/a
✓		

Creditors The charity has creditors which are measured at settlement amounts less any trade discounts

Yes	No	N/a
✓		

Provisions for liabilities A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Yes	No	N/a
✓		

Basic financial instruments The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

Yes	No	N/a
		✓

2.4 ASSETS

Tangible fixed assets for use by charity These are capitalised if they can be used for more than one year, and cost at least

#####

They are valued at cost.

Yes	No	N/a
✓		

The depreciation rates and methods used are disclosed in note 9.2.

Intangible fixed assets The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5

Yes	No	N/a
		✓

They are valued at cost.

Yes	No	N/a
		✓

Heritage assets The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

Yes	No	N/a
		✓

They are valued at cost.

Yes	No	N/a
		✓

Investments Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Yes	No	N/a
		✓

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments

Yes	No	N/a
		✓

Stocks and work in progress Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Yes	No	N/a
		✓

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Yes	No	N/a
		✓

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Yes	No	N/a
		✓

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Yes	<input type="checkbox"/>	N/a
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current asset investments The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

Yes	<input type="checkbox"/>	N/a
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

They are valued at fair value except where they qualify as basic financial instruments.

Yes	No	N/a
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Note 4

Analysis of receipts of government grants

Description	This year £	Last year £
Government grant 1	-	-
Government grant 2	-	-
Government grant 3	-	-
Other	-	-
Total	-	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

Note 5 Donated goods, facilities and services

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.

Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.

Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.

Note 6

Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis					
Expenditure on raising funds:					
Incurring seeking donations	-	-	-	-	-
Incurring seeking legacies	-	-	-	-	-
Incurring seeking grants					
Operating membership schemes and social lotteries					
Staging fundraising events					
Fundraising agents					
Operating charity shops – Bookshop		3,678		3,678	10,404
Operating a trading company undertaking non-charitable trading activity					
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities					
Investment management costs:	-	-	-	-	-
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-
	-	-	-	-	-
Total expenditure on raising funds	-	3,678	-	3,678	10,404
Expenditure on charitable activities					
Pastoral Costs	34,826		-	34,826	38,490
Youth Activities	25,422	2,228	-	27,650	29,503
Missionary / Outreach Activity	8,980	1,858	-	10,838	17,917
Church Development		4,175	-	4,175	22,518
Church Expenses	15,868	1,002	-	16,870	22,959
Depreciation	2,024		-	2,024	4,738
Total expenditure on charitable activities	87,120	9,263	-	96,383	136,125
Separate material item of expense					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
Other					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE	87,120	12,941	-	100,061	146,529

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
Total					

Prior year expenditure on charitable activities can be analysed as follows:

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Note 7 Extraordinary items

Please explain the nature of each extraordinary item occurring in the period.

	Description	This year £	Last year £
Extraordinary item 1		-	-
Extraordinary item 2		-	-
Extraordinary item 3		-	-
Extraordinary item 4		-	-
Total extraordinary items		-	-

Section C **Notes to the accounts**

Note 8 **Funds received as agent**

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
		-	-	-	-	-	-
		-	-	-	-	-	-
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Section C

Notes to the accounts

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost (examples)	Raising funds	Activity 1	Activity 2	Activity 3	Grand total	Basis of allocation (Describe method)
	£	£	£	£	£	
Governance	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
	-	-		-	-	
Other	-	-		-	-	
Total	-	-		-	-	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Section C**Notes to the accounts****Note 10** **Details of certain items of expenditure****10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees

Assurance services other than audit or independent examination

Tax advisory fees

Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner

This year £	Last year £
600	570

Note 11**Paid employees**

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	48,895	48,212
Social security costs	3,222	2,897
Pension costs (defined contribution scheme)	2,354	1,907
Other employee benefits	-	-
Total staff costs	54,471	53,016

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

None

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

Correct

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Employment	-	-
Part-time / Agency	2	2
Other	-	-
Total	2	2

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)

The extent of redundancy funding at the balance sheet date

Please state the accounting policy for any redundancy or termination payments

Note 12 **Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.**

12.1 *Please complete this note if a defined contribution pension scheme is operated.*

Amount of contributions recognised in the SOFA as an expense

--

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

--

12.2 *Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.*

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

--

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity

--

12.3 *Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.*

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan

--

Note 14 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***14.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	164,000	-	11,266	22,952	198,218
Additions	-	-	-	1,086	1,086
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	164,000	-	11,266	24,038	199,304

14.2 Depreciation and impairments

	**Basis	0% as freehold property is fully maintained	SL or RB	Straight Line 20%	Straight Line 20% except computer equipment 33&1/3rd %	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
	** Rate						
At beginning of the year	-	-	-	11,266	18,082	-	29,348
Disposals	-	-	-	-	-	-	-
Depreciation	-	-	-	-	2,024	-	2,024
Impairment	-	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-	-
At end of the year	-	-	-	11,266	20,106	-	31,372

14.3 Net book value

Net book value at the beginning of the year	164,000	-	-	4,870	168,870
Net book value at the end of the year	164,000	-	-	3,932	167,932

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight

Note 15**Intangible assets**

Please complete this note if the charity has any intangible assets

15.1 Cost or valuation

	Research & development	Patents and trademarks	Other	Total
	£	£	£	£
At beginning of the year	-	-	-	-
Additions	-	-	-	-
Disposals	-	-	-	-
Revaluations	-	-	-	-
Transfers *	-	-	-	-
At end of the year	-	-	-	-

15.2 Amortisation and impairments

**Basis	SL or RB	SL or RB	SL or RB	SL – Life not exceeding lease term	Straight Line ("SL") or Reducing Balance ("RB")
** Rate					

At beginning of the year	-	-	-	-
Disposals	-	-	-	-
Amortisation	-	-	-	-
Impairment	-	-	-	-
Transfers*	-	-	-	-
At end of year	-	-	-	-

15.3 Net book value

Nat book value at the beginning of the year	-	-	-	-
Net book value at the end of the year	-	-	-	-

15.4 Accounting policy

Please disclose the accounting policy for intangible fixed assets including:

**Reasons for choosing
amortisation rates**

**Policies for the recognition of any
capital development**

15.5 Impairment

**Please provide a description of the events and
circumstances that led to the recognition or
reversal of an impairment loss.**

--

15.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied

**the carrying amount that would have been
recognised had the assets been carried under
the cost model.**

15.7 Other disclosures

**(i) If your intangible asset was acquired by way
of grant, provide value on initial recognition and
carrying amount of the asset.**

**(ii) Details of the carrying amounts of any
intangible assets to which the charity has
restricted title or that are pledged as security for
liabilities.**

**(iii) Please provide the amount of contractual
commitments for the acquisition of intangible
assets.**

**(iv) State the amount of research and
development expenditure recognised as
expenditure in the year.**

**(vi) Please detail the headings in the SOFA in
which a charge for amortisation of intangible
assets is included.**

This will be the rent which would normally be charged for leasing premises to the charity commencing in 2020/21

(vii) For any material intangible assets, please provide a description, its carrying amount and any remaining amortisation period.

The charity will be entering into a lease of premises for which they are carrying out essential improvement works. In return the landlord will grant a rent free period to the value of these works (net of grants received). The value shown is that incurred on improvements to date less a

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 16 Heritage assets

Please complete this note if the charity has heritage assets

16.1 General disclosures for all charities holding heritage assets

(i) Explain the nature and scale of heritage assets held.

(ii) Explain the policy for the acquisition, preservation, management and disposal of heritage assets.

16.2 Cost or valuation

	Heritage asset 1 £	Heritage asset 2 £	Heritage asset 3 £	Heritage asset 4 £	Total £
At beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	-	-	-

16.3 Depreciation and impairments

	**Basis					Straight Line ("SL") or Reducing Balance
** Rate						

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of year	-	-	-	-	-

16.4 Net book value

Nat book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

16.5 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

16.6 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

qualifications of independent valuer

the methods applied and significant assumptions

any significant limitations on the valuation

16.7 Analysis of heritage assets by class or group distinguishing those at cost and those at valuation

	At valuation Group A	At cost Group B	Total
	£	£	£
Carrying amount at the beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Depreciation/impairment	-	-	-
Revaluation	-	-	-
Carrying amount at the end of period	-	-	-

16.8 Heritage assets (where heritage assets are not recognised on the balance sheet)

(i) Explain the reason why heritage assets have not been recognised on the balance sheet.

(ii) Describe the significance and nature of heritage assets.

(iii) Disclose information that is helpful in assessing the value of heritage assets.

(iv) Explain the reason why it is not practicable to obtain a valuation of heritage assets.

16.9 Five year summary of heritage assets transactions

	2015	2014	2013	2012	2011
	£	£	£	£	£
Purchases					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Donations					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total additions	-	-	-	-	-
Charge for impairment					
Group A	-	-	-	-	-
Group B	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total charge for impairment	-	-	-	-	-
Disposals					
Group A - carrying amount	-	-	-	-	-
Group B - carrying amount	-	-	-	-	-
Group C	-	-	-	-	-
Other	-	-	-	-	-
Total disposals	-	-	-	-	-

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	-	-	-	-	-
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	-	-	-	-	-
Carrying (fair) value at end of year	-	-	-	-	-	-

*Please specify additions resulting from acquisitions through business combinations, if any.

--

Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.

Analysis of investments

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	-	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		

17.3 If your charity holds investment properties, please complete the following note:

- (i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity
- (ii) Name or independent valuer, if applicable, and relevant qualifications
- (iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds
- (iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements

17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.

Analysis of current asset investments

This year	Last year
£	£
-	-
-	-
-	-
-	-
-	-
-	-

Cash or cash equivalents
Listed investments
Investment properties
Social investments
Other investments
Total

17.5 Guarantees

Please provide details and amount of any guarantee made to or on behalf of a third party

Name of the entity or entities benefitting from those guarantees

Please explain how the guarantee furthers the charity's aims

17.6 Concessionary loans

Amount of concessionary loans made (Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information).

Description	This year £	Last year £
Total		

Amount of concessionary loans received (Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information).

Description	This year £	Last year £
Total		

Terms and conditions eg interest rate, security provided

Value of any concessionary loans which have been committed but not taken up at the reporting date

Amounts payable within 1 year

Amounts payable after more than 1 year

Amounts receivable within 1 year

Amounts receivable after more than 1 year

17.7 Additional information

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.

For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.

Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.

Note 18 Stocks

Please complete this note if the charity holds any stock items

18.1 Please state the carrying amount of stock and work in progress analysed between activities.

	Stock		Donated goods		Work in progress
	For distribution	For resale	For distribution	For resale	
	£	£	£	£	£
Charitable activities:					
<i>Opening</i>	-	7,831	-	-	-
<i>Added in period</i>	-	2,326	-	-	-
<i>Expensed in period</i>	-	2,084	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	8,073	-	-	-
Other trading activities:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Other:					
<i>Opening</i>	-	-	-	-	-
<i>Added in period</i>	-	-	-	-	-
<i>Expensed in period</i>	-	-	-	-	-
<i>Impaired</i>	-	-	-	-	-
<i>Closing</i>	-	-	-	-	-
Total this year	-	8,073	-	-	-
Total previous year	-	7,831	-	-	-

18.2 Please specify the carrying amount of any stocks pledged as security for liabilities

None

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors	
Prepayments and accrued income	
Other debtors	
Total	

This year £	Last year £
-	-
-	-
311	3,561
12,101	12,297
12,412	15,858

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors	
Prepayments and accrued income	
Other debtors	

This year £	Last year £
-	-
-	-
11,635	11,803
-	-
Total	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	3,493	18,744	-	-
Payments received on account for contracts or performance-related grants		-	-	-
Accruals and deferred income	597	1,138	-	-
Taxation and social security	1,698	-	-	-
Receipts in Advance				
Other creditors		2,254	-	-
Total	5,788	22,136	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

Movement in deferred income account

Balance at the start of the reporting period	
Amounts added in current period	
Amounts released to income from previous periods	
Balance at the end of the reporting period	

This year £	Last year £
-	-
-	-
-	-
-	-

Note 21 Provisions for liabilities and charges

Please complete this note if you have included in charity expenditure any provisions. A provision is made when the charity has a liability of uncertain timing or amount.

21.1 Please provide:

- a brief description of any obligations on the balance sheet and the expected amount and timing of resulting payments;
- an indication of the uncertainties about the amount or timing of those outflows; and
- the amount of any expected reimbursement, stating the amount of any asset that has been recognised for that expected reimbursement.

21.2 Movements in recognised provisions and funding commitment during the period

Balance at the start of the reporting period
 Amounts added in current period
 Amounts charged against the provision in the current period
 Unused amounts reversed during the period
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-
-	-

21.3 For any funding commitment that is not recognised as a liability or provision, provide details of commitment made, the time frame of that commitment, any performance-related conditions and details of how the commitment will be funded (with contracts for capital expenditure separately identified).

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21.4 Where unrestricted funds have been designated to a fund commitment, please disclose the nature of any amounts designated and the likely timing of that expenditure.

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Note 22 Other disclosures for debtors, creditors and other basic financial instruments

22.1 Please provide information about the significance of financial instruments (eg. debtors, creditors, investments etc) to the charity's financial position or performance, for example, the terms and conditions of loans or the use of hedging to manage financial risk.

22.2 If the charity has provided financial assets as a form of security, the carrying amount of the financial assets pledged as security and the terms and conditions related to its pledge should be given here.

Note 23 Contingent liabilities and contingent assets**23.1 Contingent liabilities**

Where the charity has contingent liabilities, please complete the following section unless the possibility of their existence is remote.

Description of item including its legal nature. Please describe any security provided in connection to the liability.	Estimate of financial effect

23.2 Contingent assets

Where the charity has contingent assets, please complete the following section when their existence is probable

Description of item	Estimate of financial effect

23.4 Other disclosures for contingent assets and/or liabilities

Please provide the following information where practicable:

Explain any uncertainties relating to the amount or timing of settlement; and the possibility of any reimbursement

Where it is not practical to make one or more of these disclosures, please state this fact

Note 24 **Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
-	-
58,325	74,197
	-
58,325	74,197

Note 25 Fair value of assets and liabilities

25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.

The charity does not expose itself to risk of non payment. Debtors are £466 in respect of an HMRC gift aid claim, The other debtor (£11,635) is a long term debt represented by a rent free period granted in return for the net cost of improvement works carried out on a leased property. The Lease was concluded in 2020/21 after a final net cost addition of £682 and expensed amount of £850 in respect of rent free period) reducing the debtor from £11803 to £11635)

25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.

None

Note 26**Events after the end of the reporting period**

Please complete this note events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

Please provide details of the nature of the event

Provide an estimate of the financial effect of the event or a statement that such an estimate cannot be made

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	4,708	2,700	4,175	-	-	3,233
Internship Fund	R	Intern training and expenses only	301	-	-	-	-	301
Youth Fund	R	Youth centre and youth activities	3,289	-	2,228	-	-	1,061
Churches Together	R	Cardigan churches annual outreach event	-	-	-	-	-	-
Bookshop	R	Profits used to support missionary work	10,766	2,427	3,678	-	-	9,515
Men's Ministry	R	Men's Meeting expenses	489	-	-	-	-	489
Ladies Ministry	R	Ladies' Meeting expenses	864	-	-	-	-	864
Special Collections	R	Collections for specific charitable purpose	-	250	250	-	-	-
Sarnau Community Church	R	Sarnau Community church	769	30	85	-	-	714
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	5,863	-	1,002	-	-	4,861
Freedom in Christ Fund	R	Freedom in Christ – Restricted giving	-	-	-	-	-	-
Care Fund	R	Fund for Supporting vulnerable people	425	1,377	1,523	1,110	-	1,389
CAP Fund	R	Support for Christians against Poverty	1,110	-	-	1,110	-	-
General Fund	UR	Unrestricted charity funds	219,488	86,159	87,120	-	-	218,527
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			248,072	92,943	100,061	-	-	240,954

Section C Notes to the accounts (cont)

Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Church Development Fund	R	Church development only	16,199	4,650	13,018	3,123	-	4,708
Internship Fund	R	Intern training and expenses only	407	-	106	-	-	301
Youth Fund	R	Youth centre and youth activities	35	5,660	2,406	-	-	3,289
Churches Together	R	Cardigan churches annual outreach event	255	1,127	1,382	-	-	-
Bookshop	R	Profits used to support missionary work	11,720	9,450	10,404	-	-	10,766
Men's Ministry	R	Men's Meeting expenses	-	2,282	1,793	-	-	489
Ladies Ministry	R	Ladies' Meeting expenses	864	-	-	-	-	864
Special Collections	R	Collections for specific charitable purpose	-	755	755	-	-	-
Sarnau Community Church	R	Sarnau Community church	220	985	436	-	-	769
Building Maintenance Fund	R	Reserve held for unforeseen maintenance	3,851	-	-	2,012	-	5,863
Freedom in Christ Fund			131	107	238	-	-	-
Care Fund			500	500	575	-	-	425
CAP Fund			3,330	1,250	3,000	470	-	1,110
General Fund	UR	Unrestricted charity funds	206,604	114,219	102,916	1581	-	219,488
Other funds	N/a	N/a	-	-	-	-	-	-
		Total Funds	244,116	140,985	137,029	-	-	248,072

Note 27

Charity funds (cont)

27.3 Transfers between funds

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	The building maintenance fund is credited with the estimated average annual cost of maintenance and debited with actual maintenance costs. No other transfers have been made between restricted and unrestricted funds.	£1,002.40
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

Planned use	Purpose of the designation	Amount

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

FALSE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year			Last year	
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	TOTAL	
		£		£	£	
Reverend Robert Glenn Filgate	Constitution	26343	1317		2404	29224

Please give details of why remuneration or other employment benefits were paid.

The minister appointed to lead the church is automatically appointed as a trustee. His remuneration is in line with that paid to Baptist Ministers. As a Minister of religion the church pays the water rates and council tax for the manse which he occupies – included under other.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		
Other (please specify):		
TOTAL		

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

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For any related party, please provide details of any guarantees given or received.

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Section C	Notes to the accounts	(cont)
Note 29	Additional Disclosures	
<p>The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.</p>		
<p><u>Pastor's Remuneration</u></p>		
<p>In addition to Pastor's remuneration, Rev Rob Filgate (also a Trustee) lives in the manse rent free. An estimated market rent would be £700 per month or £8,400 per annum. No taxable benefit is applicable as Rev Filgate is a Minister of Religion</p>		