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|--|-------------------|-------|------|----|-----------------|------------|
| 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 | 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 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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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|---|
| Name of chief executive or names of senior staff members (Optional information) |
| NONE |

Section B

Structure, governance and management

Description of the charity's trusts

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

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

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

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.

Constitution

Association Charitable Incorporated Organisation (CIO)

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

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 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.

Section C

Objectives and activities

| | |
|---|--|
| Summary of the objects of the charity set out in its governing document | <p>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.</p> <p>The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.</p> |
| 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) | <p>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.</p> <p>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:</p> <p>Weekly worship</p> <p>The weekly Sunday service is held in person and is live streamed and published on YouTube.</p> <p>A pre-service prayer meeting in the Church is held in-person.</p> <p>Other formal study, worship and fellowship meetings included:</p> <p>Monday night prayer and Friday morning prayer meetings are held at Mount Zion.</p> <p>House Groups:</p> <p>A number of small groups met in Members homes (House Groups):</p> <p>A number of groups met in the Church, too:</p> <ul style="list-style-type: none"> • A Bible study group • A women’s meeting • Thursday Coffee mornings <p>Youth Clubs (community work):</p> <p>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.</p> <p>Our additional community work:</p> <p>The following activities took place including:</p> <ul style="list-style-type: none"> • 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

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D M B DAVIES LIMITED

Accountants
Broyan House
Priory Street
CARDIGAN
Ceredigion
SA43 1BZ

DATE 8th January 2025