



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 <sup>st</sup> October 2024	
2	Stanley Kirby	Secretary	From 21 <sup>st</sup> October 2024	
3	Peter Sanders	Treasurer	Until 21 <sup>st</sup> October 2024	
4	Eirian Purnell	Treasurer (From 3 <sup>rd</sup> February 2025)	From 21 <sup>st</sup> October 2024	
5	David Stevenson			
6	Paul Clarke			
7	Rachel Brewer			
8	Anthony Brown	Minister		
9	Catherine Thomas			
10	Andy Glennie		From 21 <sup>st</sup> 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)

How the charity is constituted

(e.g. trust, association, company)

Trustee selection methods

(e.g. 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 1<sup>st</sup> 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.

<b>Section C</b>	<b>Objectives and activities</b>
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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

Section C

Objectives and activities

	<p><b>Education and Training:</b></p> <ul style="list-style-type: none"> <li>Alpha Course (an introduction to the Christian faith) was held in-person over a number of weeks. This is our ninth course.</li> </ul>
Additional details of objectives and activities (Optional information)	
<p>You <b>may choose</b> to include further statements, where relevant, about:</p> <ul style="list-style-type: none"> <li>policy on grant making;</li> <li>policy programme related investment;</li> <li>contribution made by volunteers.</li> </ul>	<p>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.</p> <p><b>Gifts</b></p> <p>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 <b>£7,200</b> – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.</p> <p>Occasionally gifts are made to persons suffering financial hardship or who need support.</p> <p><b>Volunteers</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>Treasurer, Book-keeper, Gift Aid &amp; Payroll Administrator (2)</li> <li>Church Secretary (1)</li> <li>House group leaders (4)</li> <li>Stewarding for Sunday services (10)</li> <li>Sarnau Community Church (11)</li> <li>Kitchen Supervisor and Servers (12)</li> <li>Media / Sound Supervisor &amp; Team (9)</li> <li>Missions Co-ordinator &amp; Team (3)</li> <li>After Service Prayer Team (8)</li> <li>Alpha courses (7)</li> <li>Music Group Leader and Musicians (8)</li> <li>Kidz Club (8)</li> <li>Youth Director and Youth team (10)</li> <li>Junior Church teachers and Creche (7)</li> <li>Bookshop Volunteers (7)</li> <li>Care Team (12)</li> <li>Care Homes Ministry (3)</li> <li>Coffee Morning Organiser / helpers (4)</li> <li>Flower Rota (1)</li> <li>Administrator (1)</li> <li>Media production and management (1)</li> </ul> <p>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.</p>

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](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 Blythswood 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.

<b>Section E</b>	<b>Financial review</b>
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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)	
<p>You <b>may choose</b> to include additional information, where relevant about:</p> <ul style="list-style-type: none"><li>the charity's principal sources of funds (including any fundraising);</li><li>how expenditure has supported the key objectives of the charity;</li><li>investment policy and objectives including any ethical investment policy adopted.</li></ul>	<p>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</p> <p>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.</p> <p>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.</p> <p>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.</p>

<b>Section F</b>	<b>Other optional information</b>
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We are mindful of the increasing governance requirements placed upon charities. During 2024/2025 we continued managing our Risks appropriately.
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## 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>	
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Full name(s)

Stanley John Kirby	
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Position (e.g. Secretary, Chair, etc)

Secretary / Deacon & Trustee	
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Date

10 <sup>th</sup> September 2025
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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
<b>Incoming resources (Note 3)</b>						
<b>Income and endowments from:</b>						
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	-	-	-	-	-
<b>Total</b>	S07	137,795	9,082	-	146,877	120,245
<b>Resources expended (Note 6)</b>						
<b>Expenditure on:</b>						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	133,889	11,533	-	145,422	126,636
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
<b>Total</b>	S12	133,889	11,533	-	145,422	126,636
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	3,906	-	2,451	-	1,455
	S14	-	-	-	-	-
<b>Net income/(expenditure)</b>	S15	3,906	-	2,451	-	1,455
<b>Extraordinary items</b>	S16	-	-	-	-	-
<b>Transfers between funds</b>	S17	-	-	-	-	-
<b>Other recognised gains/(losses):</b>						
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
<b>Net movement in funds</b>	S20	3,906	-	2,451	-	1,455
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	219,881	18,944	-	238,825	245,216
<b>Total funds carried forward</b>	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*

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**D M B DAVIES LIMITED**

Accountants  
Broyan House  
Priory Street  
CARDIGAN  
Ceredigion  
SA43 1BZ

DATE 3 December 2025