



Trustees' Report and End of Year Financial Statements
Year Ending December 31st 2020

1 STATUTORY INFORMATION

1.1 REGISTERED ADDRESS

Temple Baptist Church Cottage
Gelliwastad Road
Pontypridd
CF37 2BP

Charity Registration Number 1182495

1.2 MANAGING TRUSTEES

- Rev Peter Roberts (Pastor)
- Janet Williams (Secretary)
- Jonathan Saunders (Treasurer)
- Wayne Adams
- Ceri Herbert
- Richard Hallett
- Teresa Adams
- Lewis Crown
- Drew Turner
- Dana Davis
- Andrew Sparkes

1.3 BANKERS

HSBC UK (Branch ID: HBUKGB4149L)

1.4 INDEPENDENT EXAMINER

Samuel Chandler
21 Mafeking Road
Cardiff
CF23 5DQ

2 ANNUAL REPORT FOR 2020

The trustees present their Annual Report and financial statements for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland published in October 2019.

3 CHARITABLE OBJECTIVES

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education and other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. In particular, the charity has the purpose of providing for the advancement of the Christian faith in Pontypridd and beyond, providing instruction for children, young people and adults in the Christian faith, holding public Christian worship, and having Christian fellowship with other Christians. The church occupies premises which are held by The Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

4 ORGANISATIONAL STRUCTURE AND DECISION-MAKING PROCESSES

GOVERNANCE

The charity is governed in accordance with a Constitution, a copy of which is available to members of the charity.

4.1 PUBLIC BENEFIT

In planning our activities for the year we have had regard for the Charity Commission's guidance on public benefit at our Trustees' and Church Meetings (addressing Sections 4 and 17(5) of the Charities Act 2011). In achieving the aims and objectives as set out in this report, the Trustees consider that the charity is fulfilling its requirement to deliver a public benefit. This is particularly shown by: -

- Public opportunity to attend worship events on Sundays, with key events being advertised on our website
- Open access activities for children e.g. Tiddlers, Awesome Club; older people, e.g. Time Off, TopUp
- Support for publicly accessible mission activities locally e.g. CAP, Foodbank; nationally e.g. Home Mission and internationally e.g. PONT, Casa Harului camp in Romania

4.2 MEMBERSHIP

Members are admitted in accordance with the provisions of the Constitution on the basis of their profession of Christian faith, by Believers' Baptism. This year we have witnessed a number of baptisms and now have a membership of 68. The list of members is reviewed as part of our annual Membership covenant Sunday. Members are encouraged to assist the work of the church by volunteering to help in various activities of the church.

4.3 TRUSTEES

The managing Trustees of the charity are those who form the Leadership Team (appointed by the Church Meeting for an unspecified period), the Church Secretary and Treasurer and between five and seven elders and deacons (appointed by the Church Meeting for a period of three years). The Trustees meet at least nine times per year to review operations, the financial position and any developments to ensure the Church's objectives are being fulfilled.

4.4 CHURCH MEETING

A meeting of Church members is held 3-4 times per year. One of the meetings incorporates the constitutional Annual Church Members Meeting (AGM) to receive the annual accounts and to consider the strategy and vision of the church in the coming year, along with other appropriate matters. At the AGM the gift profile for the following year is also discussed and agreed. Note that during the Covid-19 restrictions Church Members Meetings were held electronically for the purpose of strategy and budget approval. Most votes were by on-line polling. Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in a Church Meeting for further consideration by the Trustees

4.5 DATA PROTECTION

A Data Protection policy and procedures are in place to support our compliance with the General Data Protection Regulations (GDPR). This includes privacy notices and consent forms with on-line tools being used as much as possible for easier operation

5 OBJECTIVES AND ACTIVITIES

5.1 CORE ACTIVITIES

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the public community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

- Provision of Sunday public worship and teaching. Usually one main service at 11am with teaching made publicly available on Facebook. Due to Covid restrictions, for the majority of the year our Sunday morning services have been held online. A particular highlight has been the strengthening of connections with our sister church, First Hope Baptist Church in Uganda, as we were jointly able to participate in on-line services together.
- Provision of a variety of groups and services developing community. Some of these groups have worked effectively online or in very small gatherings during the Covid-19 restrictions. Users of our buildings include WI, Gambler's Anonymous, Home Schooling Group, Bosom Buddies, Children's choir and Brownies.
- Small groups for friendship and Christian support and learning. These continued to meet primarily online throughout most of the year.
- Links to the wider Christian community, helping to provide additional public services e.g. Foodbank, CAP
- Care for our community through our Pastoral Team including home and hospital visits and communion to those who are housebound.
- Christian weddings and funerals

5.2 CHARITABLE GIVING

The Church seeks to give at least 10% of its regular sources of income to other Christian charities. Our 'top tier' organisations are:

- PONT
- Tearfund
- IFES

A full list of the charities that we have supported during this period is contained in Section 7 of the financial statements.

5.3 SAFEGUARDING CHILDREN AND VULNERABLE ADULTS

The Church operates systems to ensure that all church members working with children, young people and vulnerable adults are appropriately vetted with regard to the DBS system. Arrangements are in place for all such people to receive suitable training for their roles in the Church.

5.4 USE OF PREMISES

Many Church led activities take place in our Church buildings. The buildings are also used by a range of community groups:

- Bosom Buddies
- WI (Women's Institute)
- Gamblers' Anonymous
- Home Schooling Group
- Community Choir
- Children's Choir
- Birthday Party bookings for local children
- Brownies
- Prospects
- Concern Cymru
- Street Pastors

5.5 HEALTH AND SAFETY

The Church, mindful that the trustees bear full responsibility for this aspect of the life and work of the church ensures that relevant health and safety training is provided for employees and volunteer leaders of most church groups.

Food hygiene advice is also available to those involved in preparing food for consumption on the Church premises.

6 ACHIEVEMENTS AND PERFORMANCE

The Church does not measure the success of its programmes primarily in numbers, including financial numbers, but in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that the year covered by this report was again a positive one in the life of the Church, despite the challenges faced by the Covid-19 pandemic.

The church fellowship was also able to play an active part in bringing relief and support to local people whose homes were impacted by the devastating floods that hit Pontypridd in February 2020.

The Trustees acknowledge that the work of the Church is highly dependent on members and volunteers who provide voluntary service in many areas. These include:

- heading up the children's activities in the Church
- providing music for services
- maintaining the property
- catering
- administration
- staffing the Church activities mentioned in this report

6.1 MAINTENANCE AND UPGRADE OF THE PREMISES

The actions from the last quinquennial review in 2019 are still being planned into the maintenance schedule. Routine day-to-day maintenance of the Church buildings was supplemented by some one-off projects e.g. replacement of the main video projector.

During the year, improvements have been made to the church building including a new floor and wall lining to part of the church office building (Gelliwastad Cottage) and new concrete paving to the rear entrance and boiler room yard.

Major work is carried out by commercial contractors, with volunteers carrying out several minor tasks, contributing many hours of work. The Church premises are secured by external dusk to dawn lighting and CCTV.

7 FINANCIAL REVIEW

7.1 FINANCIAL POLICIES

The Church has established systems to properly receive monies in and to control expenditure in accordance with the Constitution and the directions of the Trustees and Church Meeting. Budgeted resources are controlled to match anticipated income based upon previous years and expected changes. The Treasurer is always a Trustee

The Church Meeting is responsible for approving the gift profile and other budget lines for the coming year. The annual church accounts are prepared by the Treasurer and independently examined by external, qualified accountants. They are then reviewed by the Trustees prior to the Church Meeting.

Reserves Policy Expenditure is controlled to match anticipated income based on annual budgets, with some allowance to build up reserves as prudent provision for known upcoming major expenses.

Taking into account Temple Baptist Church's Trustees Report 2019-2020 the Church's current financial position, its annual income, its financial oversight, the potential for loss of key income and the need for adequate cash flow, it is considered that the current minimum reserve level of £40,000 is appropriate.

7.2 GENERAL FUND

All freely available reserves are held in the General Fund. The Trustees monitor the level of reserves and will address any shortfall or make proposals to the Church Meeting in respect of any accumulated surplus to meet the Church's objectives. The reserves also represent the working balance of the Church particularly given the claiming of Gift Aid in arrears.

7.3 RESTRICTED FUND

Monies are held in Restricted Funds where an appeal or a donor restricts their use, for instance to support the work of a particular organisation within or outside the church.

7.4 DESIGNATED FUND

Some monies have been designated for particular purposes, and have not been included in the calculation of reserves as they are considered essential to support the running of the Church. As well as holdings for internal organisations, the main Designated Fund is the Building Fund.

Our Church buildings are both over 100 years old and so we maintain a building fund for ongoing maintenance and modernisation. Some big items of work, such as repairing roofs and brick work are expensive and reserves are being built up for these. The Trustees are also actively exploring grant funding to help address the expense

7.5 PRESENTATION CURRENCY

The presentation currency is £ sterling.

Signed following approval by the trustees on 24th October 2021

R.M. Hallett.
24th October 2021

Richard Hallett (Church Secretary)

Date: 24th October 2021

Temple Baptist Church, Pontypridd

Financial Statements for the year ended 31 December 2020

General Fund - Receipts and Payments Account

Receipts	(2)	<u>2020</u>	<u>2019</u>
Weekly offerings (cash / cheques)		4,526	14,549
Donations and other income		55,507	49,352
Income tax recovered		3,777	11,703
Investment income		58	118
Rent and buildings income		5,372	5,159
Total receipts		<u>69,238</u>	<u>80,881</u>
Payments		<u>2020</u>	<u>2019</u>
Ministry	(3)	(32,945)	(200)
Upkeep of building and operations	(4)	(23,420)	(25,370)
Administration	(5)	(5,138)	(4,711)
Church Groups	(6)	(986)	(3,077)
Support for other groups and causes	(7)	(6,598)	(6,603)
Pastor's Fund		(300)	(1,146)
Total payments		<u>(69,387)</u>	<u>(33,358)</u>
Net receipts for the year		<u>(149)</u>	<u>39,774</u>
Cash balance at 1 January		109,098	69,325
Cash balance at 31 December		108,949	109,098

Designated Building Fund - Receipts and Payments Account

Receipts		<u>2020</u>	<u>2019</u>
Donations and other income		0	1,240
Income tax recovered		0	360
Total receipts		<u>0</u>	<u>1,600</u>
Payments		<u>2020</u>	<u>2019</u>
Cottage		(1,630)	(3,980)
Network installation		0	(1,301)
Outdoor lighting		0	(770)
Year yard and boiler room		(4,100)	0
Total payments		<u>(5,730)</u>	<u>(6,051)</u>
Net payments for the year		<u>(5,730)</u>	<u>(4,451)</u>
Cash balance at 1 January		54,723	59,175
Cash balance at 31 December		48,993	54,723

Restricted Funds - Receipts and Payments Account

		<u>2020</u>	<u>2019</u>
Receipts in year	(8.1)	12,292	2,212
Payments in year	(8.2)	(12,603)	(400)
Net receipts for the year		<u>(311)</u>	<u>1,812</u>
Cash balance at 1 January 2020		1,812	0
Cash balance at 31 December 2020		1,501	1,812

Statement of Assets and Liabilities

Assets		<u>2020</u>	<u>2019</u>
Bank balances	(9)	159,444	165,633
Non-monetary assets	(11)	See note	
Liabilities	(10)	See note	

Notes to the Accounts

1. Purpose of funds

General Fund

The general fund contains the funds of the church to provide for the operation and ongoing activities of the church.

Designated building fund

The designated building fund is an unrestricted fund earmarked by the trustees for the particular purposes of providing resources for the restoration and redevelopment of the main church building purchased in 2006 at Gelliwastad Road, Pontypridd. Trustees may transfer money from these funds to other funds if necessary.

Restricted funds

Restricted funds are funds received for the support of specific organisations or projects which can only be expended for the purpose nominated.

2. General fund receipts

In 2020 the overall level of general fund receipts has fallen £13,531. Though donations and other income have increased, the level of weekly offerings has declined due to the impact of Covid-19 and services not taking place for the majority of 2020. There has also been a reduction in income tax recovered due to delays in claiming gift aid following the transition to a CIO.

3. Ministry

	<u>2020</u>	<u>2019</u>
Salaries, national insurance and taxes	(31,739)	0
Materials	(94)	0
Other	(1,113)	200
Total	<u>(32,945)</u>	<u>200</u>

In 2019 the only ministry expenses recognised were those for visiting preachers. From 1 January 2020 Temple has employed Peter Roberts as Pastor.

4. Upkeep of building and operations

	<u>2020</u>	<u>2019</u>
Cleaning	(3,059)	(2,927)
Insurance	(4,379)	(4,509)
Utilities	(9,048)	(9,572)
Repairs and maintenance	(3,015)	(8,073)
Supplies and catering	(223)	(290)
Equipment	(3,697)	0
Total	<u>(23,420)</u>	<u>(25,370)</u>

In 2020 camera and recording equipment was purchased to enable live streaming of the services throughout the Covid-19 restrictions. As a result of the restrictions, the level of general maintenance work undertaken decreased, but two larger projects were completed and funded from the designated building fund.

5. Administration	<u>2020</u>	<u>2019</u>
Salaries, national insurance and expenses	0	(2,763)
Printing and stationary	(31)	(96)
Advertising	(36)	(84)
Subscriptions	(1,549)	(854)
Telephone and broadband	(937)	(914)
Legal	(1,257)	0
Other	(1,329)	0
Total	<u>(5,138)</u>	<u>(4,711)</u>

Temple stopped employing a paid administrator in 2019. Subscription costs increased as a result of acquiring additional licences for live streaming services and holding church meetings virtually. Legal fees in 2020 relate to the registration of the Graig building with Land Registry. Other costs include the purchase of a laptop and the cost of the independent examination of the 2019 financial statements.

6. Church Groups	<u>2020</u>	<u>2019</u>
Outreach events	(534)	(1,419)
Other	(452)	(1,658)
Total	<u>(986)</u>	<u>(3,077)</u>

As a result of the flooding in early 2020 and then Covid-19, most of our groups not run as usual throughout 2020. as a result the level of expenses for our groups was significantly lower. The main costs were from Christmas unwrapped (2019) and materials for Easter Cracked.

7. Support for other groups and causes	<u>2020</u>	<u>2019</u>
Pontypridd flood support	(868)	<u>0</u>
Tear Fund	0	(1,750)
PONT	(2,530)	0
Pontypridd Christian Concern	(2,400)	(2,400)
Open Doors	0	(1,188)
Baptist Union Home Mission	0	(304)
Pontypridd Christian Youth	0	(150)
Casa Haralui Children's Summer Camp	(500)	(500)
Other	0	(311)
Total	<u>(5,430)</u>	<u>(6,603)</u>

8. Restricted Mission Fund (Second collection)

8.1 Receipts	<u>2020</u>	<u>2019</u>
Pontypridd Flood	9,132	0
Open Doors	0	726
Hope Ministries	2,110	1,360
Tearfund	25	126
Foodbank	815	0
	<u>12,082</u>	<u>2,212</u>

8.2 Payments	<u>2020</u>	<u>2019</u>
Pontypridd Flood	(9,132)	0
Open Doors	0	0
Hope Ministries	(3,470)	0
Casa Haralui Children's Summer Camp	0	(400)
	<u>(12,603)</u>	<u>(400)</u>

Net receipts	<u>(521)</u>	<u>1,812</u>
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Pontypridd flood relates to the monies donated to support those impacted by the floods in early 2020. Open Doors, Hope Ministries, and Tearfund are bodies which we support and collect restricted donations for, although opportunities for this were reduced in 2020 due to the Covid-19 pandemic appeals and donations were raised through our online giving platform.

9. Cash balances	<u>31/12/2020</u>	<u>31/12/2019</u>
Current account	102,609	108,856
Deposit account	56,835	56,777
Total	<u>159,444</u>	<u>165,633</u>

10. Liabilities - Payments completed after 31 December 2020

The following two payments were made by cheque and completed after 31 December 2020, and as such do not form part of the accounts above. £1,750 paid to Tearfund and £1,000 paid to Open Doors, clearing the funds built up in the Restricted Mission Fund with the total amounts as per the gift profile.

11. Non-monetary assets:

The church is beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the holding trustees:

(a) Held for investment purposes:

A domestic residence at 33 Woodland Terrace, Maesycod, Pontypridd. This was bequeathed to the church in 2007 and valued at £100,000. The property is let privately to generate income for the church.

(b) Held for Church's own use:

The church is beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the holding trustees:

1) The original Church premises at Llantrisant Rd, Graig, Pontypridd. The build cost in 1891 was £1.418. The land and buildings constitute an expendable permanent endowment, and would return to the Baptist Union of Great Britain should the church cease to operate.

The insured value of the premises is £921,387. The building continues to be used by the church as a community church building.

2) The main church building at Gelliwastad Road, Pontypridd. This was purchased in 2006 at a cost of £82,500. Again the land and buildings constitute an expendable permanent endowment, and would return to the Baptist Union of Great Britain should the church cease to operate. Because the building is Grade 2 listed and is restricted to use as a church, actual cost was considerably less than the rebuild insured value of the building of £4,091,394.

The church also owns fixtures, furniture and equipment with an insured value of £159,046.

The accounts and statement of assets and liabilities relating to the year ending 31st December 2020 are as approved by the trustees.

Signed:

Jonathan Saunders (Treasurer)

Date: 10/10/2021

Independent examiner's report to the trustees of Temple Baptist Church, Pontypridd

I report to the trustees on my examination of the accounts of Temple Baptist Church, Pontypridd (the Trust) for the year ended 31 December 2020.

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.

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.

Signed:



Samuel Chandler ACA

14 October 2021