



Trustees' Report and End of Year Financial Statements
Year Ending December 31st 2021

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: term of office ended July)
- Jonathan Saunders (Treasurer: term of office ended October)
- Wayne Adams
- Ceri Herbert
- Richard Hallett (Secretary from October)
- Teresa Adams
- Lewis Crown
- Drew Turner (stood down in July)
- Dana Davis
- Andrew Sparkes (Treasurer from October)

1.3 BANKERS

NATWEST BANK

1.4 INDEPENDENT EXAMINER

Luke Silver
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ

2 ANNUAL REPORT FOR 2021

The trustees present their Annual Report and financial statements for the year ended 31 December 2021. 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, Sunday Youth; older people, e.g. TopUp
- Support for publicly accessible mission activities locally e.g. 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 63. 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. 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. Following a period of online services through the COVID pandemic, we were able to return to physical gatherings again from March 2021.
- 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 and have slowly begun to return to meeting at the building throughout 2021. 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 began to meet again in person throughout the year.
- Links to the wider Christian community, helping to provide additional public services e.g. Foodbank
- 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

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
- Concern Cymru

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, especially as we continue to navigate the impact of the Covid-19 pandemic.

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

GRAIG INITIATIVE – SEPTEMBER 2021

Temple has two buildings in Pontypridd – one in the Graig area of town, the other in the town centre. Over 20 years ago, Temple moved from the Graig to Gelliwastad Road but maintained a presence there with a number of ministries continuing. Over the past years, a number of members have felt a renewed calling to further progress the work on the Graig. In September, Temple formally commissioned this group to establish a more intentional work. This was done with the help and support of New Wine Cymru.

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. During the year, routine day-to-day maintenance of the Church buildings was carried out. In addition, phase 3 of the AV/streaming upgrade (which included radio mics and additional stage lighting), was completed.

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 2020-2021 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 28/10/2022


28/10/2022

Dana Davis (Church Secretary)

**TEMPLE BAPTIST CHURCH
THE COTTAGE
GELLIWESTAD ROAD
PONTYPRIDD
CF37 2BP**

Registered Charity: 1182495

**STATEMENT OF ACCOUNT
AND
INDEPENDENT EXAMINATION REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2021**

**Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
TA24 6DQ**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Receipts and Payments Accounts

Report to the trustees/members of Temple Baptist Church

Registered Charity Number 1182495

On the accounts for the year ended 31st December 2021

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:
examine the accounts under section 145 of the 2011 Act;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- Have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *L A Silver*

Date: 14 October 2022

Luke Silver HNC Business & Finance / Accountancy Practitioner

Accountancy & Taxation Services
25 Ellicombe Close, Minehead. TA24 6DQ

Independent Examiners Report to the Trustees

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work. Therefore I will keep my comments to a minimum.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees. A spare copy is enclosed.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 14 October 2022

Temple Baptist Church

Summary Receipts and Payments For The Year Ended 31st December 2021

	Receipts			Payments	
	2020 £	2021 £		2020 £	2021 £
Donations	60,031	56,334	Ministry Expenses	32,945.00	32,229.00
Gift Aid Recovered	3,777	0	Upkeep of Building & Operations	23,420.00	21,559.00
Investment Income	58	0	Church Groups	986.00	743.00
Rent & Buildings Income	5,372	3,631	Administration	5,138.00	3,274.00
Miscellaneous	0	2,312	Support for Other Groups & Causes	6,598.00	11,349.00
			Pastor's Fund	300.00	0.00
	69,238	62,277		69,387	69,154

Opening Balance @ 01.01.21
Income

159,444 Expenditure
62,277 Closing Balance @ 31.12.21

69,154
152,567

221,721

221,721

Temple Baptist Church

Statement of Assets and Liabilities As At 31st December 2021

	£
Fixed Assets	
Woodland Terrace	100,000
Church Premises - Insured Value	921,387
Gelliwastad Road - Insured Value	4,091,394
Fixtures, Furniture & Equipment - Insured Value	159,046
Total Fixed Assets - Insured Value	5,271,827
Current Assets	
<u>Bank Balances:</u>	
HSBC Current Account	95,726
HSBC Deposit Account	56,841
Total Current Assets	152,567
Current Liabilities	NIL
Net Assets	5,424,394