

# EMMANUEL CHURCH CARDIFF

England & Wales - Charity number 1185765

## Details

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**Other names** EMMANUEL

**Status** Registered

**Legal form** CIO

**Registered** 2019-10-11

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

## Contact

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**Address** 30 Cyncoed Road  
Cardiff  
CF23 5SG

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**Website** [www.emmanuelchurchcardiff.com](http://www.emmanuelchurchcardiff.com)

## Activities

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**Objects:** THE OBJECT OF THE CIO IS TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE IN ACCORDANCE WITH THE STATEMENT OF FAITH.

**Activities:** The object of the CIO is to advance the Christian faith for the benefit of the public in the United Kingdom and the world.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

## Geography

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- Armenia
- Egypt
- India
- Jordan
- Lebanon
- Morocco
- Pakistan
- Ukraine
- Cardiff

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-09-30	£117,813	£125,748	-	-
2023-09-30	£168,925	£180,576	-	-
2022-03-31	£100,853	£112,547	-	-
2021-03-31	£141,709	£99,443	-	-

## Trustees

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Name	Role	Appointed
<b>David Anthony Henson</b>	Chair	2023-09-21
Anna Taylor		2026-01-27
Christopher Perry		2026-01-27
Danielle Davies		2026-01-27
Jullian Perry		2026-05-05
Simon Gavin Walker		2019-09-12

**EMMANUEL CHURCH CARDIFF**

England & Wales - Charity number 1185765

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# Accounts

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# Emmanuel Church Cardiff

Report and Accounts  
Year ended 30 September 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**EMMANUEL CHURCH CARDIFF**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

ADDRESS FOR CORRESPONDENCE	30 Cyncoed Road Cardiff CF23 5SG
GOVERNING DOCUMENT	Constitution dated 12 September 2019
CHARITY REGISTRATION NUMBER	1185765
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Simon Walker Alan Gale Oghogho Odirin Orife Oliver Stacey David Henson (appointed 19 October 2023)
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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# Emmanuel Church Cardiff

## Trustees' Report for the Year Ending 30 September 2024

The trustees present their annual report and financial statements of Emmanuel Church Cardiff (Charity No. 1185765) (“the charity”) for the twelve-month period from 1 October 2023 to 30 September 2024 (“the period”).

This is the fourth report of the CIO covering its fourth period of operations. The CIO was established on 12 September 2019.

### **1. STRUCTURE AND GOVERNANCE**

#### **1.1 Structure**

The charity is a Charitable Incorporated Organisation (CIO) and is governed by a Constitution. It operates as a Christian church called Emmanuel Church Cardiff. The charity's objects remain as:

*‘to advance the Christian faith for the benefit of the public in the United Kingdom and the world as the Charity Trustees from time to time decide in accordance with the Statement of Faith.’*

In order to fulfil these objectives, the CIO functions as a Christian church called Emmanuel Church Cardiff. It is sometimes referred to as “Emmanuel”. It is part of the NewFrontiers family of churches and a member of the Evangelical Alliance. It holds regular acts of worship, meetings and undertakes various outreach projects, applying its funds as appropriate. Additionally, it seeks to express the values of the kingdom of God through charitable and community works. Furthermore, it seeks to fulfil its objects by partnering with other Christian ministries and leaders.

#### **1.2 Governance**

The trustees of Emmanuel Church Cardiff hold overall legal and financial responsibility for the charity. However, they delegate spiritual and strategic leadership and the day-to-day management of the church to the leadership team, which includes the Lead Elder, Simon Walker.

The Constitution of the charity governs the appointment of trustees. The spiritual leadership is authorised to appoint new trustees to fill vacancies arising through the time limited appointments, resignation, or death of an existing trustee or to bring in additional skills, expertise and experience that will benefit the CIO.

Trustees are recruited from the membership of Emmanuel Church Cardiff in liaison with

the spiritual leadership. The skills base of the board is regularly reviewed to ensure it is adequately equipped to fulfil its responsibilities. This consideration ensures the board of trustees has sufficient competency and numbers and enables good governance and succession planning.

The trustees who served in the period were:

- Simon Walker (Chair)
- Dave Henson (appointed 19 October 2023)
- Alan Gale
- Oghogho Orife
- Oliver Stacey

Over the reporting period, the Trustee Board continued its work as a stable team. The only change was the appointment of Dave Henson as a trustee on 19 October 2023.

Trustee meetings were held regularly throughout the period, covering topics such as financial oversight, leadership development, policy updates, and strategic planning. Trustees have been actively involved in risk assessment and governance, ensuring the sustainability and compliance of church operations.

### **1.3 Risk Management and Policies**

Trustees recognise the importance of assessing and managing risks associated with the charity's objectives – particularly with regard to the operations and finances of the charity. Therefore, risk management remains a key focus. The church continues to refine its policies, including safeguarding, financial management procedures, and fire safety policies to ensure strong governance. Furthermore, the review of risks and the associated management procedures is an ongoing activity. Examples of such activity include:

- Food Hygiene Certification: The Table Café gained a 5-star rating.
- New Equipment Grant: Funding was secured and utilised to enhance church operations.
- Fire Safety: A fire evacuation policy was written, including the proposal to train volunteers and execute a dry-run fire evacuation drill for children's ministry.
- Safeguarding and Policy Review: Regular policy reviews were conducted, and safeguarding and fire safety training scheduled.

## **2. AIMS AND OBJECTIVES**

The main objective of Emmanuel Church Cardiff, as stated in the Constitution, is to “*advance the Christian faith*”.

### **2.1 Vision / Mission**

In line with the charitable objects, Emmanuel seeks to reach out to people so that they may experience “God with us”, understand the claim of Jesus Christ as recorded in the Bible and find community within the church – “a place to call home”.

There are a number of things that mark the culture of Emmanuel:

- Loving Jesus
- Being friends
- Understanding the Bible
- Enjoying God’s presence
- Seeking to explain and know what it means to have God as our Father
- Helping people know Jesus for themselves.
- Serving the local community to demonstrate god’s love and what the Kingdom of God is like.
- Supporting the advancement of the Christian faith in the nations of the world
- Prayer and Worship

The church continues to use “the Table” as its primary venue to advance the objectives of the charity. It remains committed to supporting those in need through food provisions, partnerships with external organisations, and various outreach activities. Community outreach on Thursdays expanded beyond food provisions to include wellbeing support.

### **2.2 Objectives and Public Benefit**

The trustees consider that the charity has continued to meet the objectives set out in the Constitution. Trustees are also aware of their duty and have sought to identify in both the report and accounts their regard for the Charity Commission’s guidance on Public Benefit.

Emmanuel has now grown in number and has at points gathered up to around 130 people during the reporting period.

Emmanuel has used the venue as a platform for engaging the community with the Christian faith and serving the community with activities that are in line with values of the Kingdom of God, such as the education of children through food and nutrition workshops and providing meals for members of the community in need.

### **3. ACTIVITIES AND ACHIEVEMENTS**

#### **3.1 Worship, Teaching, and Growth**

The church has continued to prioritise spiritual growth, discipleship, and community engagement through a range of initiatives. These efforts have contributed to strengthening faith, deepening connections within the church, and broadening outreach. Key developments include:

- Growth in Sunday service attendance and student participation.
- Development of a teaching programme for new and younger Christians, including an Essentials Course.
- Increasing prayer and worship meetings, witnessing a growing commitment to regular prayer gatherings.
- Supporting the development of new and inexperienced preachers through structured opportunities, including a series on Joseph during Sunday evenings.
- Baptisms throughout the year, marking spiritual growth within the community.
- Simon and Kate Walker, in their capacity as leaders of the church attending Relational Mission's Prayer and Fasting as well as their annual camp for the first time, providing an opportunity for greater connection and shared learning with other churches in the network.

#### **3.2 Leadership and Church Partnerships**

The church has actively engaged in leadership development and strategic partnerships to strengthen its mission and expand its impact. This has involved collaboration with other churches, investment in leadership growth, and fostering meaningful connections. Key activities include:

- Greater engagement with Relational Mission, a sphere within the Newfrontiers family of churches (<https://www.relationalmission.org>), including meeting leaders, attending prayer events, and supporting leaders from other nations.
- Strengthening ties with Cardiff church leaders and Relational Mission's Bath church plant. This includes Simon Walker's regular engagement with local church leaders through the Cardiff Leaders network.
- Active involvement in youth leadership development, including sending youth to Newday Christian youth festival and increasing youth meetings from fortnightly to weekly.
- Expanding efforts to equip and mentor young and inexperienced preachers and teachers, helping to broaden the leadership base and develop skills among volunteers.

### **3.3 Community Engagement**

The church has actively demonstrated its mission by engaging with the local community through various initiatives, including:

- Breakfast with Santa
- Café operations providing a space for connection and outreach
- Community meal programmes
- School concerts, talent shows, and parent-teacher events
- Community carol concert
- Year 5 & 6 work experience placements
- Interfaith events at Dar-UI-Isra Mosque in Cathays, promoting unity and dialogue in response to conflicts in the Middle East.

This initiative served as a practical example of the church's vision of serving the local community to demonstrate God's love.

### **3.4 External Partnerships and Support**

Emmanuel Church Cardiff has continued to support external organisations, including:

- Message Trust
- Love Justice
- University Christian Unions (Cardiff Met and Cardiff Uni CU)
- Prison Chaplaincy
- Safe Families

### **3.5 Risk Management and Policies**

The trustees remain committed to maintaining strong governance and ensuring that risks associated with the church's operations are effectively managed. Regular reviews and proactive measures have been implemented to uphold safety, compliance, and organisational resilience. Key developments include:

- Food Hygiene Certification: The Table Café retained its 5-star rating.
- New Equipment Grant: Funding was received and utilised to enhance café operations and services to the community.
- Fire Safety: A fire evacuation policy was written, including plans to train volunteers and conduct a dry-run fire evacuation drill for children's ministry.
- Safeguarding and Policy Review: Regular policy reviews were scheduled, and safeguarding and fire safety training was scheduled.

### **3.6 Volunteers**

The church would not be able to provide a wide range of services to beneficiaries without the continued support of many willing supporters who give their services voluntarily. Emmanuel benefitted immensely from the enormous generosity of volunteers who freely gave of their time to make all we achieved possible through this period. Trustees are enormously grateful for the significant contribution they make. This continues to include those helping on Sundays, help run the community café as well as for mid-week activities and the youth ministries. The CIO continues to administer suitable checks around volunteers e.g. DBS checks for those working with children and safeguarding training as well as hygiene training and certification for the café volunteers.

## **4. FINANCIAL REVIEW**

### **4.1 Overview**

The accounts that accompany this Report are in respect of a 12 month period whereas the comparative results presented for 2023 are for an 18 month period and so they are not directly comparable. To try to give a more meaningful indication of how the charity has developed financially over the past 12 months, in the commentary that follows we have taken the results for the 18 month period to 30 September 2023 and calculated pro-rata figures for a 12 month period.

On a pro-rata basis, income increased by £3,730 to £117,813, and expenditure increased by £2,780 to £125,748. As a result the net cash outflow this year was £7,935 (2023: pro-rata £8,885) and the cash held by the charity has fallen by £7,935 to £9,309.

During the year, on a pro-rata basis, the donation income we received from people who come to the church increased by £9,578 and we received a grant of £7,715 from the Council to help support the provision of services to the local community. However, we reduced the café's weekly opening hours during the year and, on a pro-rata basis, its income fell by £12,580. Gift aid income and income from events fell, on a pro-rata basis, by £983.

Looking at expenditure, on a pro-rata basis, we spent a little more on staffing (£3,730), on administration (£2,053) and on equipment (£1,900). However we spent less on the Café (£3,813) following a reduction in its opening hours and we spent less on grant making (£1,568).

This year's overall deficit of £7,935 comprised a deficit of £10,904 on unrestricted funds and a surplus of £2,969 on restricted funds. Therefore, the unrestricted cash we held at the year end has fallen from £13,607 to £2,703 and the restricted cash we held at the year end increased from £3,637 to £6,606.

The unrestricted cash we held at the year end is low and the trustees are taking steps to rebuild free reserves as set out in the Reserves Policy below.

Incoming resources and expended resources are reflected in the Receipts and Payments Account. All of the charity's assets were employed directly in pursuing its charitable objectives.

The charity remains financially dependent on the voluntary support of church members, as it has now used up a large part of its reserves from previous years. The trustees are aware of the weakened economic situation and post-COVID financial pressures and continue to closely monitor income levels to ensure long-term sustainability.

Looking forward, the trustees plan to encourage financial sustainability through clearer giving mechanisms, including the introduction of QR codes and contactless payment options, and to hold a gift day later in the year to help fund essential church improvements.

#### **4.2 Grants and Financial Support Policy**

Due to financial constraints, the CIO was unable to achieve its goal of allocating up to 10% of its income to partner organisations within the New Frontiers family of churches and charities, as well as other organisations with overlapping objectives. Instead, the trustees plan to implement this commitment gradually over the next 2-3 years as financial stability improves.

The trustees remain committed to responsible financial stewardship, ensuring that any financial support provided aligns with the church's mission and available resources.

#### **4.3 Grant Applications and External Funding**

To support its mission and community outreach efforts, the trustees continue to explore opportunities for external funding. The CIO actively seeks and applies for grants that align with its objectives, particularly those supporting community projects, outreach initiatives, and operational sustainability. These efforts are essential in the expansion and scope of charitable activities.

#### **4.4 Reserves Policy**

Salaries of full-time pastoral staff continue to form the largest single component of church expenditure, and contracts of employment include two-month notice periods. In this period, the trustees agreed to work towards gradually attaining reserves equal to approximately three months' salary expenditure to provide greater financial security.

While this target has not yet been reached, the trustees are committed to building reserves over time as financial conditions allow.

#### **4.5 Budget and Future Financial Needs**

As Emmanuel Church Cardiff continues to grow and serve its community, the trustees have identified several key financial priorities to enhance the church's facilities, operations, and overall sustainability. These planned investments aim to improve seating capacity, upgrade audio-visual capabilities, strengthen administrative support, and encourage financial contributions through a dedicated gift day. Such financial priorities include:

- Plans to purchase stackable chairs to increase seating capacity and improve venue flexibility.
- Audio-visual improvements, including a monitor for those seated under the balcony.
- Hiring a part-time administrator (12 hours per week) to assist with church operations.
- Plans for a gift day to raise funds for necessary improvements.

#### **4.6 Investment Powers**

The Constitution authorises the trustees to make and hold investments using the general funds of the charity, but no such investments are presently held.

#### **4.7 Payments to or on behalf of Trustees**

The Trust continued to pay Simon Walker a salary as the Lead Elder. No other trustees received remuneration beyond expense reimbursements.

### **5. Future Development**

The church plans to continue its current trajectory of growth and outreach. The development of the church's work will be a natural extension of the activities outlined above. In particular, resources will continue to be directed towards the church's aim to become a growing centre of Christian gospel presentation, gathering people for worship and prayer and establishing community activities that show hospitality as a core Christian value.

The church is now planning specific initiatives, including:

- Running the Alpha Course at The Table.
- Expanding Bible study courses for new believers.
- Strengthening outreach to students, including international students, young adults, and families.
- Enhancing financial sustainability through clear giving mechanisms (QR codes, contactless donations).
- Continuing to develop youth leadership, with further structured mentoring for young leaders and preachers.
- Further engagement with Relational Mission, including active participation in prayer gatherings, leadership development opportunities, and cross-cultural mission support.

Furthermore, the church plans to continue to foster focused times of prayer. Further relationships with the New Frontiers family of churches, especially with Relational Mission and churches within the Cardiff area. The church also hopes to further develop and grow its various leadership teams. In addition, the church plans to continue to reach out to the community around with a particular focus on students and younger adults and families in the coming year.

The trustees were unable to pass on the position of chair within this period, however, they hope that David Henson will take up this position shortly to relieve Simon Walker (lead elder) in the next accounting period.

## **6. Statement of Trustees Responsibilities**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

As Trustees, we are responsible for:

- Preparing financial statements that accurately reflect the charity's position.
- Maintaining accurate records in compliance with the Charities Act 2011.
- Safeguarding charity assets and ensuring compliance with all regulations.

## **7. Approval**

This report was approved by the trustees and signed on their behalf by:

*Simon Walker*

[Simon Walker \(Jul 23, 2025 14:23:55 GMT+1\)](#)

Simon Walker

Jul 23, 2025

Date: \_\_\_\_\_

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

### EMMANUEL CHURCH CARDIFF

I report to the trustees on my examination of the accounts of Emmanuel Church Cardiff ('the charity') for the year ended 30 September 2024 on pages 12 to 15 following.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall  
Archie McDowall (Jul 25, 2025 15:13:46 GMT+1)

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jul 25, 2025

**EMMANUEL CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	18 months 2023 £
<b>Income receipts</b>					
Donations		78,164	400	78,564	103,480
Gift aid receipts		16,257	-	16,257	24,344
Government grants		-	7,715	7,715	-
Income from events		2,696	-	2,696	5,559
Café income		12,581	-	12,581	37,742
<b>Total receipts</b>		<b>109,697</b>	<b>8,115</b>	<b>117,812</b>	<b>171,125</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	118,797	6,429	125,226	181,318
Grants paid in relation to charitable activities undertaken by others	3	522	-	522	3,135
<b>Total payments</b>		<b>119,320</b>	<b>6,429</b>	<b>125,748</b>	<b>184,453</b>
Net of receipts / (payments) before transfers		(9,622)	1,686	(7,936)	(13,328)
Transfers between funds	6	-	-	-	-
<b>Net movement in funds</b>		<b>(9,622)</b>	<b>1,686</b>	<b>(7,936)</b>	<b>(13,328)</b>
Cash funds as at last year end		13,607	3,637	17,244	30,572
<b>Cash funds at this year end</b>	A	<b>3,985</b>	<b>5,323</b>	<b>9,308</b>	<b>17,244</b>

The notes on pages 14-15 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Unrestricted funds £	Restricted funds £	2024 £	2023 £
<b>A Cash funds</b>				
Cash at bank with immediate access	3,985	5,324	9,308	17,244
	<b><u>3,985</u></b>	<b><u>5,324</u></b>	<b><u>9,308</u></b>	<b><u>17,244</u></b>
<b>B Other monetary assets</b>				
Gift aid due to charity	4,332	-	4,332	4,268
	<b><u>4,332</u></b>	<b><u>-</u></b>	<b><u>4,332</u></b>	<b><u>4,268</u></b>
<b>C Liabilities</b>				
Fee for Independent Examination	1,350	-	1,350	1,350
Accrued expenses	1,295	-	1,295	750
Pentrych Baptist Church: utilities	1,000	-	1,000	-
	<b><u>3,645</u></b>	<b><u>-</u></b>	<b><u>3,645</u></b>	<b><u>2,100</u></b>

**D Assets retained for charity's own use**

	Fund to which asset belongs	Cost £
Computers and IT	Unrestricted	2,003
Music and PA equipment	Unrestricted	1,339
Café equipment	Restricted	4,566
		<b><u>7,908</u></b>

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

*Simon Walker*  
Simon Walker (Jul 23, 2025 14:23:55 GMT+1)

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Simon Walker

Jul 23, 2025

-----  
Date

The notes on pages 14-15 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs. The comparatives for 2023 quoted in these accounts are for an 18 month period and so they are not directly comparable.

Unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2024 £	18 months 2023 £
<b>2 Payments in relation to charitable activities undertaken directly</b>				
Staff costs including salaries, travel, training and expenses	74,994	512	75,506	107,665
Church activities	11,427	-	11,427	17,291
Café costs	10,239	5,517	15,755	29,352
Venue expenses	13,302	-	13,302	20,165
Independent examiner's fee	1,350	-	1,350	930
Administration costs	2,984	-	2,984	1,397
IT and connectivity	2,433	-	2,433	3,665
Equipment	2,069	400	2,469	853
	<u>118,797</u>	<u>6,429</u>	<u>125,226</u>	<u>181,318</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>				
Grants for:				
UK and overseas mission	522	-	522	805
Relief of poverty	-	-	-	2,330
	<u>522</u>	<u>-</u>	<u>522</u>	<u>3,135</u>

**EMMANUEL CHURCH CARDIFF**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**4 Transactions with related parties**

Simon Walker served as church leader and was paid £55,479 (18 months to 30 September 2023: £77,027) for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

In addition, Katherine Walker, who is closely related to Simon Walker, a trustee, was paid £8,989 (18 months to 30 September 2023: £12,480) for pastoral services to the church.

The charity has a close relationship with Pentyrch Street Baptist Church and they have three trustees in common. The charity works in partnership with Pentyrch Street Baptist Church and uses its church building rent free. During the year the charity paid £2,000 (18 months to 30 September 2023: £17,500) to Pentyrch Street Baptist Church for utilities. The amount paid has fallen significantly as the charity now pays for most utilities (and buildings insurance) directly.

**6 Movement of funds**

	Balance at 1 Oct 2023 £	Receipts £	Payments £	Transfers £	Balance at 30 Sep 2024 £
Unrestricted funds	<u>13,607</u>	<u>109,697</u>	<u>(119,320)</u>	<u>-</u>	<u>3,985</u>
Restricted funds					
Ministry fund	-	400	(400)	-	-
Food Poverty Equipment fund	3,637	7,715	(6,029)	-	5,324
	<u>3,637</u>	<u>8,115</u>	<u>(6,429)</u>	<u>-</u>	<u>5,324</u>
Total funds	<u>17,244</u>	<u>117,812</u>	<u>(125,748)</u>	<u>-</u>	<u>9,308</u>

The **Ministry** fund was created by donations received to help meet specific ministry expenses; this year's donations were received to help purchase worship equipment.

The **Food Poverty Equipment** fund was created by grants and donations received to meet the cost of purchasing equipment for a ministry to seeks to help those facing food poverty.

**EMMANUEL CHURCH CARDIFF**

England & Wales - Charity number 1185765

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# Accounts

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# Emmanuel Church Cardiff

Report and Accounts

Period ended 30 September 2023

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**EMMANUEL CHURCH CARDIFF**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2023**

ADDRESS FOR CORRESPONDENCE	30 CYNCOED ROAD CARDIFF CF23 5SG
GOVERNING DOCUMENT	Constitution dated 12 September 2019
CHARITY REGISTRATION NUMBER	1185765
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Simon Walker Stephen Hicks (resigned 21 August 2022) Joseph Bowers (resigned 26 January 2023) Alan Gale (appointed 21 August 2022) Oghogho Odirin Orife (appointed 21 August 2022) Oliver Stacey (appointed 12 July 2022) David Henson (appointed 21 September 2023)
INDEPENDENT EXAMINER	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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## **Emmanuel Church Cardiff**

### **Trustees' Report for the period ending 30 Sept 2023**

The trustees present their annual report and financial statements of Emmanuel Church Cardiff (Charity No. 1185765) ("the charity") for the eighteen-month period from 1 April 2022 to 30 September 2023 ("the period").

This is the third report of the CIO covering its third period of operations.

The CIO was established on 12 September 2019.

The trustees who served in the year are

Simon Walker (Chair),

Joseph Bowers (resigned 26th January 2023)

Stephen Hicks (resigned 28th September 2022)

Alan Gale (appointed 28th September 2022)

Oghogho Orife (appointed 28th September 2022)

Oliver Stacey (appointed 28th September 2022)

After the period of this report a further trustee appointment was made of David Henson (appointed 19 October 2023)

## **1. STRUCTURE AND GOVERNANCE**

### **1.1 Structure**

The Charity is a Charitable Incorporated Organisation (CIO) and is constituted by Deed, where its objects are stated to be:

*The Object of the CIO is to advance the Christian faith for the benefit of the public in the United Kingdom and the world as the Charity Trustees from time to time decide in accordance with the Statement of Faith.*

In order to fulfil these objectives, the CIO functions as a Christian church called Emmanuel Church Cardiff. It is sometimes referred to as "Emmanuel". It is part of the NewFrontiers family of churches and a member of the Evangelical Alliance. It holds regular acts of worship, meetings and undertakes various outreach projects, applying its funds as appropriate. Additionally, it seeks to express the values of the kingdom of God through charitable and community works. Furthermore, it seeks to fulfil its objects by partnering with other Christian ministries and leaders.

## **1.2 Governance**

The Trustees of Emmanuel Church Cardiff have overall legal and financial responsibility for the charity.

They delegate the spiritual and strategic direction of the church as well as the day-to-day running of the church and the organising of its meetings and various outreach projects to the church's leadership. In particular the founding Pastor, Simon Walker who continued in post for the period. Simon Walker is employed full-time by the Trust.

The Deed of the charity governs appointment of trustees. The spiritual leadership is authorised to appoint new trustees to fill vacancies arising through the time limited appointments, resignation, or death of an existing trustee or to bring in additional skills, expertise and experience that will benefit the CIO. In this period the board was developed from the original founding trustees to introduce a broad base of skills and reflect the growing nature of the church.

Trustees are recruited from the membership of Emmanuel Church Cardiff in liaison with the spiritual leadership. The skills base of the board is regularly reviewed to ensure it is adequately equipped to fulfil its responsibilities. This consideration ensures the board of trustees has sufficient competency and numbers and enables good governance and succession planning.

## **1.3 Risk Management, policies, and procedures**

Trustees recognise the importance of assessing and managing risks associated with the charity's objectives – particularly with regard to the operations and finances of the charity.

From the beginning of the charity's existence the trustees have been concerned to establish good practice in areas of risk. Policies exist for Safeguarding and Risk Assessments were written with regard to the ongoing activities of the church including volunteers in the Table Café and with the community meal. Review of risks and the associated management procedures is an ongoing activity.

The Trustees and churches spiritual leadership are designing a number of systems, measures and control procedures to manage the risks to which the charity might be exposed.

## **2. AIMS AND OBJECTIVES**

The main objective of Emmanuel Church Cardiff, as stated in the trust deed, is to "advance the Christian faith".

## **2.1 Vision / Mission**

In line with the charitable objects, Emmanuel seeks to reach out to people so that they may experience “God with us”, understand the claim of Jesus Christ as recorded in the Bible and find community within the church – “a place to call home”.

There are a number of things that mark out our culture:

- Loving Jesus
- being friends
- understanding the Bible
- enjoying God’s presence
- Seeking to explain and know what it means to have God as our Father
- helping people know Jesus for themselves.
- Serving the local community to demonstrate God’s love and what the kingdom of God is like.
- Supporting the advancement of the Christian faith in the nations of the world

The church continues to use “the Table” as its primary venue to advance the objectives of the Trust.

**2.2 Objectives and Public Benefit** The trustees consider that the charity has continued to meet the objectives set out in the Deed. Trustees are also aware of their duty and have sought to identify in both the report and accounts their regard to Charities Act 2011 on Public Benefit

Emmanuel church began in September 2017 when Simon and Kate Walker sensed that they needed a fresh challenge, they moved to Cardiff from Bristol to start a new church.

Emerging out of the trying times of Covid the church has based its main activities and core services, prayer meetings and serving hr city at the Table (Pentyrch Street Baptist Church). Emmanuel has now grown in number to around 120 people regularly attending during the reporting period. this represents 60 percent attendance growth.

Emmanuel has used the venue as a platform for engaging the community with the Christian faith and serving the community with activities that are in line with values of the kingdom of God such as the education of children through food and nutrition workshops and providing meals for members of the community in need.

## **3. ACTIVITIES AND ACHIEVEMENTS**

### **3.1 Activities**

The church continued to meet regularly during this period, both on Sundays and mid-week for worship, prayer and teaching from the Bible on the fundamental doctrines of the Christian faith and their practical application to everyday living. Building on lessons learnt

during the Covid pandemic the church continued to broadcast its primary Sunday service via the Facebook social media platform.

The primary responsibility for the Sunday teaching rests with the salaried pastor of the church, but other 'lay' preachers participate in this role. The church also welcomed a number of visiting speakers during the period that were invited based on the contribution they could bring to the church to enable it to advance the charity's objectives.

The mid-week church activities included meetings took place in homes of church members or on- line. Post the Covid restrictions some church members have continued to meet online preferring this medium. Midweek activities were also held at the Table. In addition, there were separate Sunday teaching programmes for children and young people.

The church pastor engaged in training and developing several leaders at all levels across the church. Some of these are leading with midweek meetings, church prayer and children's activities.

Regular activities are arranged with a view to propagating the Christian faith. Evangelistic activities during the period covered by this report included the running of the Alpha Course (an introduction to the Christian Faith), guest- oriented Sunday meetings, special guest services and community activities particularly during the Christmas and Easter seasons. The Table venue for Sunday meetings is set up in an informal way to enable guests to feel at ease. The church regularly gathered (at times virtually) for prayer for the nation, the city, and our communities as well as those in the church and within the orbit of the church's life.

The church now runs a regular youth group at the Table that enables a number of teenagers to be supported and also explore what it means to follow Jesus in an age-appropriate way. The church took many of these teenagers to the youth summer camp Newday.

The church pastor has developed a senior leadership team over the period, and this now comprises of eight people who help him in the leading of the church. One member of the team has been financially supported to undertake a two year theological and leadership training program with the Catalyst family of churches.

### **3.2 Volunteers**

The church would not be able to provide a wide range of services to beneficiaries without the continued support of many willing supporters who give their services voluntarily.

Emmanuel benefitted immensely from the enormous generosity of volunteers who freely gave of their time to make all we achieved possible through this period. Trustees are enormously grateful for the significant contribution they make. This includes those helping on Sundays, help run the community café as well as for mid-week activities and the youth ministries The charity has put in place suitable checks around volunteers e.g. DBS checks for

those working with children and safeguarding training as well as hygiene training and certification for the café volunteers.

### **3.3 Achievements and impact**

The church saw new people attend events and activities as well as people showing an interest in following Jesus or recommit to the Christian faith through the work of the church, and this contributed in part to the growing membership. New people also joined the church community over this period. Part of the responsibility of all the church members, and particularly the salaried staff, is to be aware of situations of need amongst the members of the church and more widely. Through this period pastoral care was given to members of the church and more widely. The church has run preparation for marriage courses for its members.

Occasional financial gifts were made at the discretion of the spiritual leadership and trustees to help those in need.

The church's members were also encouraged, as individuals and as small groups, to demonstrate the love of God and Christian teaching by being "salt and light" in their neighbourhoods and communities, by caring for the sick, helping neighbours, being involved in community events, supporting their local schools, etc.

The church started a welcome group for new people attending the church. Regular Sunday meals for new attenders especially students were started during the period at the Table and in member's homes.

The use of the Table has enabled the church to build relationships into the local community including residents' groups and the local primary school. The partnership with the local school has led to us hosting several school events. There has also been opportunity to advance the Christian faith through the Table being used by the Cardiff University Christian Union and the Message Trust (Wales) as well as groups from other Cardiff churches.

The Table Cafe has built a strong reputation for hospitality and a safe place for the community. This has led to customers attending church services.

Through this period the church developed healthy links with other churches and ministries in the city including Cardiff Church Leaders, New Wine Cymru and Cardiff University Christian Union. The pastor has forged deeper links with key church leaders in the city and region. The church supports the activity of Hope Church Rydyfelin with regular ministry visits and meetings with its leadership.

The church has continued to support Christian ministries based overseas including Egypt, Jordan and Lebanon, with the trustees have released time for the Pastor to develop these links. These links are primarily within the context of the Newfrontiers network of churches and ministries in line with the charity's objectives.

## **4. FINANCIAL REVIEW**

### **4.1 Overview**

Trustees have reviewed the charity's financial position at the end of the year. We held £13,607 (2022: £25,259) in unrestricted reserves at the end of this period.

Expenditure significantly exceeded income for the first 10 months of the period. The trustees planned to reduce the paid hours of the Pastor. However, on presenting the situation to the church members there were some significant donations and an increase in regular giving so that the trustees were able to maintain the original budget including retain the full-time employment of the pastor.

Incoming resources and expended resources are reflected in the Receipts and Payments Account. All of the charity's assets were employed directly in pursuing the charitable objectives of the charity.

The charity is financially dependent on the voluntary support of the church members for its primary source of income having used up its reserves from previous years. This was the trustees plan and we are thankful that we have achieved our goal of financial equilibrium. Even though the financial income of the church through donations has grown the trustees are mindful of the weakened economic situation of the economy and continue to monitor income levels the trustees are aware that the weakening economy and post Covid economic pressures could have implications for long term income levels and are monitoring this.

In addition to the donations of the church members the trust received a grant from Cardiff Council towards its community work particularly focused on those experiencing food poverty. The trustees are grateful for the grant and the recognition it brings.

### **4.2 Grants Policy**

Now that financial equilibrium has been achieved the CIO aims to give away up to 10% income to partner organisations working within the umbrella of the New Frontiers family of churches and charities, along with other organisations with overlapping objectives. We also expect to apply and receive grant funding where appropriate.

### **4.3 Reserves Policy**

Salaries of full-time pastoral staff form the largest single component of church expenditure and contracts of employment include two month notice periods. It would thus be prudent, ideally, to hold reserves equal to approximately two month's salary expenditure. Reserves are currently below this target level; trustees are monitoring this and expect the situation to improve in 2024.

### **4.4 Investment Powers**

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity, but no such investments are presently held.

### **4.5 Payments to or on behalf of Trustees**

The Trust continued to pay a salary to Simon Walker in his continued role as leader of Emmanuel Church Cardiff. No other payments were made to Trustees, apart from the reimbursement of out-of-pocket expenditure.

### **4.6. Grants**

Encouraged by the head of the local primary school in 2022 the trust applied for a grant from the Cardiff Third Sector Council to further develop its support of families in need within the local community.

## **5. FUTURE DEVELOPMENT**

It is intended that the development of the work of the church will be the natural extension of the activities outlined above. In particular resources will continue to be directed towards the church's aim to become a growing centre of Christian gospel presentation, gathering people for worship and prayer and establishing community activities that show hospitality as a core Christian value.

The church is now planning to host the Alpha course at the Table as well as initiatives to reach out to local families and refugees and asylum seekers. The church is also planning to develop a basic Christianity Bible Study course called Essentials.

The church is planning to have focused times of prayer. Further relationships with the New Frontiers family of churches and churches within Cardiff are planned. Drawing on these resources we hope to further develop our leadership teams.

The church plans to continue to reach out to the community around with a particular focus on students and younger adults and families in the coming year.

The trustees plan to see the chair of the trust be passed on to someone other than the Pastor of the church in the next 12 months.

## **6. STATEMENT OF TRUSTEES RESPONSIBILITIES**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## **7. APPROVAL**

This report was approved by the trustees and signed on their behalf by:

.....  
Simon Walker

Date: \_\_\_\_\_

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

### EMMANUEL CHURCH CARDIFF

I report to the trustees on my examination of the accounts of Emmanuel Church Cardiff ('the charity') for the period ended 30 September 2023 on pages 11 to 14 following.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Lourens du Plessis ACA CA(SA)  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date:

**EMMANUEL CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2023**

	Notes	<u>Unrestricted Funds</u> General Funds £	Restricted Funds £	18 months 2023 £	2022 £
<b>Income receipts</b>					
Donations		101,280	2,200	103,480	46,613
Gift aid receipts		24,344	-	24,344	16,344
Non-government grants		-	-	-	10,293
Income from events		5,559	-	5,559	-
Café income		37,742	-	37,742	27,603
<b>Total receipts</b>		<u>168,925</u>	<u>2,200</u>	<u>171,125</u>	<u>100,853</u>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	179,141	2,176	181,318	111,876
Grants paid in relation to charitable activities undertaken by others	3	1,435	1,700	3,135	671
<b>Total payments</b>		<u>180,576</u>	<u>3,876</u>	<u>184,453</u>	<u>112,547</u>
Net of receipts / (payments) before transfers	-	11,652	1,676	13,328	11,694
Transfers between funds	6	-	-	-	-
<b>Net movement in funds</b>	-	11,652	1,676	13,328	11,694
Cash funds as at last year end		25,259	5,313	30,572	42,266
<b>Cash funds at this year end</b>	A	<u>13,607</u>	<u>3,637</u>	<u>17,244</u>	<u>30,572</u>

The notes on pages 13 - 14 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2023**

	<u>Unrestricted Funds</u>			
	General funds	Restricted funds	2023	2022
Notes	£	£	£	£
<b>A Cash funds</b>				
Cash at bank with immediate access	13,607	3,637	17,244	30,572
	<u>13,607</u>	<u>3,637</u>	<u>17,244</u>	<u>30,572</u>
<b>B Other monetary assets</b>				
Gift aid due to charity	4,268	-	4,268	6,692
	<u>4,268</u>	<u>-</u>	<u>4,268</u>	<u>6,692</u>
<b>C Liabilities</b>				
<b>Falling due within one year</b>				
Fee for Independent Examination	1,350	-	1,350	930
Accrued expenses	750	-	750	1,167
<b>Total</b>	<u>2,100</u>	<u>-</u>	<u>2,100</u>	<u>2,097</u>

**D Assets retained for charity's own use**

	Fund to which asset belongs	Cost £
Computers and IT	General	<u>2,003</u>
		<u>2,003</u>

The accounts were approved by the trustees and signed on their behalf by:

-----  
 Simon Walker

Date: \_\_\_\_\_ July 2024

The notes on pages 13 - 14 form part of these accounts.

EMMANUEL CHURCH CARDIFF

NOTES TO THE ACCOUNTS

FOR THE PERIOD ENDED 30 SEPTEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs. During the period, the charity changed its year-end to September, these accounts therefore cover an 18-month period from 1 April 2022.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds			Total 2023 £	Total 2022 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Salaries, travel and expenses	107,665	-	-	107,665	66,736
Church activities	16,791	-	500	17,291	3,764
Café costs	29,352	-	-	29,352	21,624
Venue expenses	20,165	-	-	20,165	10,069
Independent examiner's fee	930	-	-	930	780
Aministration costs	1,397	-	-	1,397	2,324
IT and connectivity	3,665	-	-	3,665	3,268
Equipment	-	824	1,676	853	3,311
	<u>179,141</u>	<u>-</u>	<u>2,176</u>	<u>181,318</u>	<u>111,876</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Grants for:					
UK and overseas mission	805	-	-	805	100
Relief of poverty	630	-	1,700	2,330	571
	<u>1,435</u>	<u>-</u>	<u>1,700</u>	<u>3,135</u>	<u>671</u>

**EMMANUEL CHURCH CARDIFF**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2023**

**4 Transactions with related parties**

Simon Walker served as church leader and was paid £77,027 (12 months to 31 March 2022: £48,313) for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

In addition, Katherine Walker, who is closely related to Simon Walker, a trustee, was paid £12,480 (12 months to 31 March 2022: £7,000) for pastoral services to the church.

The charity is closely related to Pentyrch Street Baptist Church, as the two charities have three trustees in common. During the period the church made payments totalling £17,500 (12 months to 31 March 2022: £9,500) to Pentrych Street Baptist Church in respect of utility charges.

**6 Movement of funds**

	Balance at 1 April 2022 £	Receipts £	Payments £	Transfers £	Balance at 30 Sep 2023 £	
General funds	25,259	168,925	-	180,576	-	13,607
Restricted funds						
Discipleship training	-	500	-	500	-	-
Ministry to poor and Justice	-	1,700	-	1,700	-	-
Food Poverty Equipment Fund	5,313	-	-	1,676	-	3,637
	<u>5,313</u>	<u>2,200</u>	<u>-</u>	<u>3,876</u>	<u>-</u>	<u>3,637</u>
Total funds	<u>30,572</u>	<u>171,125</u>	<u>-</u>	<u>184,453</u>	<u>-</u>	<u>17,244</u>

Equipment funds were donated to the church to purchase equipment to better facilitate participation in church life virtually and in person

Funds in the external mission fund were donated to be given away beyond the church.

Food poverty grants were received to enable the church to support families vulnerable to food poverty.

**EMMANUEL CHURCH CARDIFF**

England & Wales - Charity number 1185765

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# Accounts

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# Emmanuel Church Cardiff

Report and Accounts

Period ended 31 March 2022

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**EMMANUEL CHURCH CARDIFF**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

ADDRESS FOR CORRESPONDENCE	30 CYNCOED ROAD CARDIFF CF23 5SG
GOVERNING DOCUMENT	Constitution dated 12 September 2019
CHARITY REGISTRATION NUMBER	1185765
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Polly Fryer-Saxby (resigned 12 October 2021) Simon Walker Stephen Hicks (resigned 21 August 2022) Joseph Bowers Alan Gale (appointed 21 August 2022) Oghogho Odirin Orife (appointed 21 August 2022) Oliver Stacey (appointed 12 July 2022)
INDEPENDENT EXAMINER	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 13	Statement of Assets & Liabilities
Pages 14-15	Notes to the Accounts

## **Emmanuel Church Cardiff**

### **Trustees' Report For the year ending 31 March 2022**

The trustees present their annual report and financial statements of Emmanuel Church Cardiff (Charity No. 1185765) ("the charity") for the 12 months to 31 March 2022 ("the period").

This is the second report of the CIO covering its second period's operations. The CIO was established on 12 September 2019.

The trustees who served in the year are listed on page 1. Simon Walker (Chair), Joseph Bowers, Stephen Hicks and Polly Fryer-Saxby (resigned 21 Jan 2022) are the founding trustees. Since the year end Stephen Hicks has resigned, and the charity has appointed three new trustees, Alan Gale, Oghogho Orife and Oliver Stacey.

## **1. STRUCTURE AND GOVERNANCE**

### **1.1 Structure**

The Charity is a Charitable Incorporated Organisation (CIO) and is constituted by Deed, where its objects are stated to be:

*The Object of the CIO is to advance the Christian faith for the benefit of the public in the United Kingdom and the world as the Charity Trustees from time to time decide in accordance with the Statement of Faith.*

In order to fulfil these objectives, the CIO functions as a Christian church called Emmanuel Church Cardiff. It is sometimes referred to as "Emmanuel". It is part of the Newfrontiers family of churches and a member of the Evangelical Alliance. It holds regular meetings and undertakes various outreach projects, applying its funds as appropriate.

### **1.2 Governance**

The Trustees of Emmanuel Church Cardiff have overall legal and financial responsibility for the charity.

They delegate the spiritual and strategic direction of the church as well as the day-to-day running of the church and the organising of its meetings and various outreach projects to the church's leadership. In particular the founding

Pastor Simon Walker who continued in post for the period. Simon Walker is employed full-time by the Trust.

The Deed of the charity governs appointment of trustees. The spiritual leadership is authorised to appoint new trustees to fill vacancies arising through the time limited appointments, resignation, or death of an existing trustee or to bring in additional skills, expertise and experience that will benefit the CIO.

Trustees are recruited from the membership of Emmanuel Church Cardiff in liaison with the spiritual leadership. The skills base of the board is regularly reviewed to ensure it is adequately equipped to fulfil its responsibilities. This consideration ensures the board of trustees has adequate competency and numbers and enables succession planning.

### **1.3 Risk Management, policies, and procedures**

Trustees recognise the importance of assessing and managing risks associated with the charity's objectives – particularly with regard to the operations and finances of the charity. From the beginning of the charity's existence the trustees have been concerned to establish good practice in areas of risk.

Policies exist for Safeguarding. Risk assessments were written with regard to the ongoing activities of the church including volunteers in the Table cafe and the emergence of society from the Covid pandemic restrictions.

Review of risks and the associated management procedures is an ongoing activity.

The Trustees and churches spiritual leadership are designing a number of systems, measures and control procedures to manage the risks to which the charity might be exposed.

## **2. AIMS AND OBJECTIVES**

The main objective of Emmanuel Church Cardiff, as stated in the trust deed, is to "advance the Christian faith".

### **2.1 Vision / Mission**

In line with the charitable objects, Emmanuel seeks to reach out to people so that they may experience “God with us” and find community within the church – “a place to call home”.

The things that mark us out are:

- Loving Jesus
- being friends
- understanding the Bible
- enjoying God’s presence
- Seeking to explain and know what it means to have God as our Father
- helping people know Jesus for themselves.
- Serving the local community to demonstrate God’s love and what the kingdom of God is like.

The church continues to use “the Table” as a venue and platform to advance the objectives of the Trust.

**2.2 Objectives and Public Benefit** The trustees consider that the charity has continued to meet the objectives set out in the Deed. Trustees are also aware of their duty and have sought to identify in both the report and accounts their regard to Charities Act 2011 on Public

Emmanuel church began in September 2017 when Simon and Kate Walker sensed that they needed a fresh challenge, they moved to Cardiff from Bristol to start a new church.

During the period of the covid challenges the church sustained its life via various virtual meetings and gathering points. Since then the church has emerged in health and grown whilst meeting at the Table (Pentyrch Street Baptist Church).

Emmanuel has now grown in number, to around 75 people regularly attending at the end of period, with the hope of more joining us on the adventure we are

on together for the City of Cardiff, the nation of Wales and for all the people on the planet.

Emmanuel has flourished in the Table and has used the venue as a platform for engaging the community with the Christian faith and serving the community with activities that are in line with values of the kingdom of God such as education of children through food and nutrition workshops and providing meals for members of the community in need.

### **3. ACTIVITIES AND ACHIEVEMENTS**

#### **3.1 Activities**

The church continued to meet regularly during this period, both on Sundays and mid-week (in person before Covid and when Covid restrictions allowed and virtually at other times), for worship, prayer and teaching from the Bible on the fundamental doctrines of the Christian faith and their practical application to everyday living.

The primary responsibility for the Sunday teaching rests with the salaried pastor of the church, but other 'lay' and visiting preachers participate in this role. The mid-week meetings took place in homes of church members or on-line. Post Covid restrictions some church members have continued to meet on line preferring this medium. Services are now also broadcast weekly online. Midweek activities were also held at the Table. In addition, there were separate Sunday teaching programmes for children and young people.

Regular activities are arranged with a view to propagating the Christian faith. Evangelistic activities during the period covered by this report included the running of the Alpha Course (an introduction to the Christian Faith), guest-oriented Sunday meetings, special guest services and community activities particularly during the Christmas and Easter seasons. The Table venue for Sunday meetings is set up in an informal way to enable guests to feel at ease.

The church regularly gathered (at times virtually) for prayer for the nation, the city, and our communities as well as those in the church and within the orbit of the church's life.

### **3.2 Volunteers**

The church would not be able to provide a wide range of services to beneficiaries without the continued support of a large number of willing supporters who give their services voluntarily.

Emmanuel benefitted immensely from the enormous generosity of volunteers who freely gave of their time to make all we achieved possible through this period. Trustees are enormously grateful for the significant contribution they make. This includes those helping on Sundays, help run the community cafe as well as for mid-week activities. The charity has put in place suitable checks around volunteers e.g. DBS checks for those working with children and safeguarding training.

### **3.3 Achievements and impact**

The church saw new people attend events and activities as well as people showing an interest to convert or recommit to the Christian faith through the

Part of the responsibility of all the church members, and particularly the salaried staff, is to be aware of situations of need amongst the members of the church and more widely. Through this period pastoral care was given to members of the church and more widely. The church has run preparation for marriage courses for its members.

Occasional gifts were made at the discretion of the spiritual leadership and trustees to help those in need.

The church's members were also encouraged, as individuals and as small groups, to demonstrate the love of God and Christian teaching by being "salt and light" in their neighbourhoods and communities, by caring for the sick, helping neighbours, being involved in community events, supporting their local schools, etc. We believe that the church had a significant impact in this area. The church started a welcome group for new people attending the church. Regular Sunday meals for new attenders especially students were started during the period at the Table.

The use of the Table has enabled the church to build relationships into the local community including residents groups and the local primary school. There

has also been opportunity to advance the Christian faith through the Table being used by the Cardiff University Christian Union and the Message Trust (Wales).

The Table cafe has built a strong reputation for hospitality and a safe place for the community. This has led to customers attending church services.

Through this period the church developed healthy links with other churches and ministries in the City including Cardiff Church Leaders, New Wine Cymru and Cardiff University Christian Union. The pastor has forged deeper links with key church leaders in the city and region. The church supports the activity of Hope Church Rydyfelin with regular ministry visits and meetings with its leadership.

The church has forged and developed links with ministries overseas including Egypt, Jordan and Lebanon. The trustees have released time for the Pastor to develop these links. These links are primarily within the context of the Newfrontiers network of churches and ministries in line with the charity's objectives.

## **4. FINANCIAL REVIEW**

### **4.1 Overview**

Trustees have reviewed the charity's financial position at the end of the year. We held £25,259 (2021: £40,020) in unrestricted reserves at the end of this period.

Expenditure did exceed donations from church members for this period, however we have anticipated this in our long term budgeting and do not expect to see income match expenditure until mid 2023. This position is reflected in our long term forecasting. In the next few years we therefore expect that to change and for income from church members to exceed expenditure.

Incoming resources and expended resources are reflected in the Receipts and Payments Account. All of the charity's assets were employed directly in pursuing the charitable objectives of the charity.

The charity is financially dependent on the voluntary support of the church members and the use of reserves. From the start of the charity donations

have been received from those participating and supporting the activities of the church.

The trustees are aware that the weakening economy and post Covid economic pressures could have implications for long term income levels and are monitoring this.

#### **4.2 Grants Policy**

In the future the CIO aims to give away up to 5% income to partner organisations working within the umbrella of the New Frontiers family of churches and charities, along with other organisations with overlapping objectives. We also expect to apply and receive grant funding where appropriate.

#### **4.3 Reserves Policy**

Salaries of full time pastoral staff form the largest single component of church expenditure and contracts of employment include two month notice periods. It

balance at the end of this reporting period was more than sufficient for these purposes.

#### **4.4 Investment Powers**

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity, but no such investments are presently held.

#### **4.5 Payments to or on behalf of Trustees**

The Trust continued to pay a salary to Simon Walker in his continued role as leader of Emmanuel Church Cardiff. No other payments were made to Trustees, apart from the reimbursement of out of pocket expenditure.

#### **4.6. Grants**

Encouraged by the head of the local primary school the trust applied for a grant from the Cardiff Third Sector Council to further develop its support of families in need within the local community

## **5. FUTURE DEVELOPMENT**

It is intended that the development of the work of the church will be the natural extension of the activities outlined above. In particular resources will continue to be directed towards the church's aim to become a growing centre of Christian gospel presentation, gathering people for worship and prayer and establishing community activities that show hospitality as a core Christian value.

The church is now planning to host the Alpha course at the Table as well as initiatives to reach out to local families and refugees and asylum seekers. The church is also planning to develop a basic christianity Bible Study course call Essentials.

The church is planning to have focused times of prayer. Further relationships with the New Frontiers family of churches and churches within Cardiff are planned.

A fund raising campaign is planned for the end of 2022 and the beginning of 2023 through preaching on the subject and reporting to the church. This will also include stewardship advise in more economically lean periods.

The church plans to launch its youth group activities at the Table and also to enable the church youth to attend a christian youth festival called New Day.

Baptism are planned for later in 2022.

## **6. STATEMENT OF TRUSTEES RESPONSIBILITIES**

Charity law requires the Trustees to prepare financial statements for each accounting year that give a true and fair view of the state of the charity and of its income and expenditure for the year.

In preparing financial statements giving a true and fair view the Trustees follow best practice and:

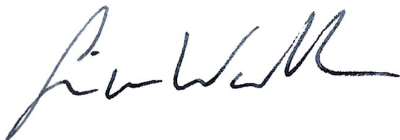
- a) Select suitable accounting policies and apply them consistently;
- b) Make judgements and estimates that are reasonable and prudent;

- c) State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements; <sup>11</sup> <sub>SEP</sub>
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

#### 7. APPROVAL



Simon Walker

Date: 24 January 2023

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF**

**EMMANUEL CHURCH CARDIFF**

I report to the trustees on my examination of the accounts of Emmanuel Church Cardiff ('the charity') for the year ended 31 March 2022 on pages 12 to 15 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Lourens du Plessis ACA CA(SA)  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date:

**EMMANUEL CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	<u>Unrestricted Funds</u>			18 months
	General	Restricted	2022	2021
Notes	Funds	Funds	£	£
	£	£	£	£
<b>Income receipts</b>				
Donations	46,613	-	46,613	68,836
Gift aid receipts	16,344	-	16,344	-
Non-government grants	-	10,293	10,293	66,686
Café income	27,603	-	27,603	6,186
<b>Total receipts</b>	<u>90,560</u>	<u>10,293</u>	<u>100,853</u>	<u>141,709</u>
<b>Payments</b>				
Payments in relation to charitable activities undertaken directly	2 104,650	7,226	111,876	94,336
Grants paid in relation to charitable activities undertaken by others	3 671	-	671	3,104
	<u>105,321</u>	<u>7,226</u>	<u>112,547</u>	<u>97,439</u>
Purchase of fixed assets	-	-	-	2,003
	-	-	-	<u>2,003</u>
<b>Total payments</b>	<u>105,321</u>	<u>7,226</u>	<u>112,547</u>	<u>99,443</u>
Net of receipts / (payments) before transfers	- 14,761	3,067	- 11,694	42,266
Transfers between funds	6 -	-	-	-
<b>Net movement in funds</b>	- 14,761	<u>3,067</u>	- 11,694	<u>42,266</u>
Cash funds as at last year end	40,020	2,246	42,266	-
<b>Cash funds at this year end</b>	A <u>25,259</u>	<u>5,313</u>	<u>30,572</u>	<u>42,266</u>

The notes on pages 14 - 15 form part of these accounts.


**EMMANUEL CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	<u>Unrestricted Funds</u>		Restricted funds	2022	2021
	General funds	£			
Notes					
<b>A Cash funds</b>					
Cash at bank with immediate access	25,259	5,313	30,572	42,266	
	<u>25,259</u>	<u>5,313</u>	<u>30,572</u>	<u>42,266</u>	
<b>B Other monetary assets</b>					
Gift aid due to charity	6,692	-	6,692	11,591	
	<u>6,692</u>	<u>-</u>	<u>6,692</u>	<u>11,591</u>	
<b>C Liabilities</b>					
<b>Falling due within one year</b>					
Fee for Independent Examination	930	-	930	660	
Accrued expenses	1,167	-	1,167	71	
<b>Total</b>	<u>2,097</u>	<u>-</u>	<u>2,097</u>	<u>731</u>	

**D Assets retained for charity's own use**

	Fund to which asset belongs	Cost £
Computers and IT	General	2,003
		<u>2,003</u>

The accounts were approved by the trustees and signed on their behalf by:

  
 \_\_\_\_\_  
 Simon Walker

Date: 24 January 2023

The notes on pages 14 - 15 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total	Total
	General funds	Designated funds	Restricted Funds	2022	2021
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Salaries, travel and expenses	61,755.70	-	4,980	66,736	63,187
Church activities	3,764	-	-	3,764	2,890
Café costs	21,624	-	-	21,624	8,551
Venue expenses	10,069	-	-	10,069	9,207
Independent examiner's fee	780	-	-	780	-
Administration costs	2,324	-	-	2,324	2,505
IT and connectivity	3,268	-	-	3,268	3,351
Equipment	1,065	-	2,246	3,311	4,644
	<u>104,650</u>	<u>-</u>	<u>7,226</u>	<u>111,876</u>	<u>94,336</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Grants for:					
UK and overseas mission	100	-	-	100	2,850
Relief of poverty	571	-	-	571	254
	<u>671</u>	<u>-</u>	<u>-</u>	<u>671</u>	<u>3,104</u>

**EMMANUEL CHURCH CARDIFF**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**4 Transactions with related parties**

Simon Walker served as church leader and was paid £46,013 (18 months to 31 March 2021: £55,167) for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

In addition, Katherine Walker, who is closely related to Simon Walker, a trustee, was paid £7,000 (18 months to 31 March 2021: £nil) for pastoral services to the church.

The charity is closely related to Pentrych Street Baptist Church, as the two charities have three trustees in common. During the period the church made payments totalling £9,500 (18 months to 31 March 2021: £5,000) to Pentrych Street Baptist Church in respect of utility charges.

**6 Movement of funds**

	Balance at 1 April 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Mar 2022 £
General funds	40,020	90,560	-	105,321	-
Restricted funds					
Equipment Fund	2,246	-	-	2,246	-
Food Poverty Revenue Fund	-	4,980	-	4,980	-
Food Poverty Equipment Fund	-	5,313	-	-	5,313
	<u>2,246</u>	<u>10,293</u>	<u>-</u>	<u>7,226</u>	<u>5,313</u>
Total funds	<u>42,266</u>	<u>100,853</u>	<u>-</u>	<u>112,547</u>	<u>30,572</u>

Equipment funds were donated to the church to purchase equipment to better facilitate participation in church life virtually and in person.

Funds in the external mission fund were donated to be given away beyond the church.

Food poverty grants were received to enable the church to support families vulnerable to food poverty.

**EMMANUEL CHURCH CARDIFF**

England & Wales - Charity number 1185765

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# Accounts

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# Emmanuel Church Cardiff

Report and Accounts

Period ended 31 March 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**EMMANUEL CHURCH CARDIFF**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE PERIOD ENDED 31 MARCH 2021**

ADDRESS FOR CORRESPONDENCE	30 CYNCOED ROAD CARDIFF CF23 5SG
GOVERNING DOCUMENT	Constitution dated 12 September 2019
CHARITY REGISTRATION NUMBER	1185765
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Polly Fryer-Saxby Simon Walker Stephen Hicks Joseph Bowers
INDEPENDENT EXAMINER	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

**INDEX**

Page 1	Legal & Administrative Details
Pages 2-9	Trustees' Report
Page 10	Independent Examiner's Report
Page 11	Receipts and Payments Account
Page 12	Statement of Assets & Liabilities
Pages 13-14	Notes to the Accounts

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

The trustees present their annual report and financial statements of Emmanuel Church Cardiff (Charity No. 1185765) ("the charity") for the 18 months from 1 October 2019 to 31 March 2021 ("the period").

This is the first report of the CIO covering its first period's operations. The CIO was established on 12 September 2019.

Prior to this those who formed the CIO and their supporters and those interested in Emmanuel Church Cardiff were linked with Commission Apostolic Trust Ltd (Company no. 08293624, charity no. 1150017). Commission made a launch donation to Emmanuel Church Cardiff.

The founding trustees were Simon Walker (Chair), Joseph Bowers, Stephen Hicks and Polly Fryer-Saxby.

## 1. STRUCTURE AND GOVERNANCE

### 1.1 Structure

The Charity is a Charitable Incorporated Organisation (CIO) and is constituted by Deed, where its objects are stated to be:

*The Object of the CIO is to advance the Christian faith for the benefit of the public in the United Kingdom and the world as the Charity Trustees from time to time decide in accordance with the Statement of Faith.*

In order to fulfil these objectives, the CIO functions as a Christian church called Emmanuel Church Cardiff. It is sometimes referred to as "Emmanuel". It is part of the Newfrontiers family of churches and part of the Evangelical Alliance. It holds regular meetings and undertakes various outreach projects, applying its funds as appropriate.

### 1.2 Governance

The Trustees of Emmanuel Church Cardiff have overall legal and financial responsibility for the charity.

They delegate the spiritual and strategic direction of the church as well as the day-to-day running of the church and the organising of its meetings and various outreach projects to the church's leadership. In particular the founding Pastor

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

Simon Walker and his wife Katherine Walker. Simon Walker is employed full-time by the Trust.

The Deed of the charity governs appointment of trustees. The spiritual leadership is authorised to appoint new trustees to fill vacancies arising through the time limited appointments, resignation, or death of an existing trustee or to bring in additional skills, expertise and experience that will benefit the CIO.

Trustees are recruited from the membership of Emmanuel Church Cardiff in liaison with the spiritual leadership. The skills base of the board is regularly reviewed to ensure it is adequately equipped to fulfil its responsibilities. This consideration ensures the board of trustees has adequate competency and numbers and enables succession planning.

### **1.3 Risk Management, policies, and procedures**

Trustees recognise the importance of assessing and managing risks associated with the charity's objectives – particularly with regard to the operations and finances of the charity. From the beginning of the charity's existence the trustees have been concerned to establish good practice in areas of risk.

This initially started with the writing and implementation of a Safeguarding Policy. Risk assessments were written with regard to the emergence from the Covid pandemic and the start of using the Table as a venue. Other policies are being written and reviewed.

Review of risks and the associated management procedures is an ongoing activity.

The Trustees and churches spiritual leadership are designing a number of systems, measures and control procedures to manage the risks to which the charity might be exposed.

## **2. AIMS AND OBJECTIVES**

The main objective of Emmanuel Church Cardiff, as stated in the trust deed, is to "advance the Christian faith".

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

#### 2.1 Vision / Mission

In line with the charitable objects, Emmanuel seeks to reach out to people so that they may experience “God with us” and find community within the church – “a place to call home”.

Emmanuel church began in September 2017 when Simon and Kate Walker sensed that they needed a fresh challenge, they moved to Cardiff from Bristol to start a new church. Since then Emmanuel has grown in number, to around 60 people regularly attending at the end of the year; with the hope of more joining us on the adventure we are on together for the City of Cardiff, the nation of Wales and for all the people on the planet.

The things that mark us out are:

- loving Jesus
- being friends
- understanding the Bible
- enjoying God's presence amongst us
- helping people know Jesus for themselves.

The church started meeting in Simon and Kate's home, with only a handful of people. In early 2018 it started meeting on Sunday in a local school. In September 2018 it moved to Cathays Community Centre in the centre of Cardiff.

In early 2020 the membership and minister of Pentyrch Street Baptist Church (PSBC) in Cathay's Cardiff CF24 4JW approached Emmanuel Church seeking a partnership agreement in which Emmanuel would, post pandemic, start to use Pentyrch Street Baptist church as its venue for Services, outreach, serving the community and offering hospitality. An agreement was reached to proceed with this, and 3 of the trustees (Simon Walker, Joey Bowers and Stephen Hicks) along with 3 other people who attended Emmanuel became members of PSBC. That allowed us to make plans during the year to take on the running of the building and run the community cafe. The building is known locally as “the Table”.

#### 2.2 Objectives and Public Benefit

The trustees consider that the charity has continued to meet the objectives set out in the Deed. Trustees are also aware of their duty and have sought to identify in both the report and accounts their regard to Charities Act 2011 on Public

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

Benefit. Indeed it is a central part of our existence to provide support, encouragement and practical help for those disadvantaged in our local communities as well as other members of the community, not just our members.

### **3. ACTIVITIES AND ACHIEVEMENTS**

#### **3.1 Covid-19**

During the period of this report the Covid-19 pandemic affected the mode of church operations. The trustees continued to meet virtually. The church continued to meet on digital platforms and continued to worship, teach the Bible pray and care for members when Welsh Government restrictions meant we were not able to meet. As restrictions were lifted the church met in person where possible – ensuring that Covid risks were adequately managed to ensure the safety of those attending. This was a challenging period for the church, but we were encouraged by the fact that the church remained in good heart, and we continued to see growth and development.

#### **3.2 Activities**

The church continued to meet regularly during this period, both on Sundays and mid-week (in person before Covid and when Covid restrictions allowed and virtually at other times), for worship, prayer and teaching from the Bible on the fundamental doctrines of the Christian faith and their practical application to everyday living.

The primary responsibility for the Sunday teaching rests with the salaried pastor of the church, but other 'lay' and visiting preachers participate in this role. The mid-week meetings took place in homes of church members or on-line when needed. In addition, there were separate Sunday teaching programmes for children and young people.

Regular activities are arranged with a view to propagating the Christian faith. Evangelistic activities during the period covered by this report included the running of the Alpha Course (an introduction to the Christian Faith), guest-oriented cafe style Sunday meetings, special guest services and community activities particularly during the Christmas and Easter seasons.

The church regularly gathered (at times virtually) for prayer for the nation, the city, and our communities as well as those in the church and within the orbit of the church's life.

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

#### 3.2 Volunteers

The church would not be able to provide a wide range of services to beneficiaries without the continued support of a large number of willing supporters who give their services voluntarily.

Emmanuel benefitted immensely from the enormous generosity of volunteers who freely gave of their time to make all we achieved possible through this period. Trustees are enormously grateful for the significant contribution they make. This includes those helping on Sundays as well as for mid-week activities. The charity has put in place suitable checks around volunteers e.g. DBS checks for those working with children and safeguarding training.

#### 3.3 Achievements and impact

The church saw new people attend events and activities as well as people showing an interest to convert or recommit to the Christian faith through the work of the church, and this contributed in part to the growing membership. New people also joined the church community over this period.

Part of the responsibility of all the church members, and particularly the salaried staff, is to be aware of situations of need amongst the members of the church and more widely. Through this period pastoral care was given to members of the church and more widely. Occasional gifts were made at the discretion of the spiritual leadership and trustees to help those in need.

The church's members were also encouraged, as individuals and as small groups, to demonstrate the love of God and Christian teaching by being "salt and light" in their neighbourhoods and communities, by caring for the sick, helping neighbours, being involved in community events, supporting their local schools, etc. We believe that the church had a significant impact in this area.

Through this period the church developed healthy links with other churches and ministries in the City including Cardiff Church Leaders, New Wine Cymru and Cardiff University Christian Union.

The church has forged and developed links with ministries overseas including Egypt, Jordan and Lebanon. The trustees have released time for the Pastor to develop these links. These links are primarily within the context of the Newfrontiers network of churches and ministries in line with the charity's objectives.

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

#### 4. FINANCIAL REVIEW

##### 4.1 Overview

Trustees have reviewed the charity's financial position at the end of the year. We held £40,020 in unrestricted reserves at the end of this period.

Expenditure did exceed donations from church members for this period, and we are grateful to the Commission Apostolic Trust for grants made to us to establish the work while the church develops and grows. In the next few years we expect that to change and for income from church members to exceed expenditure.

Incoming resources and expended resources are reflected in the Receipts and Payments Account. All of the charity's assets were employed directly in pursuing the charitable objectives of the charity.

The charity is financially dependent on the voluntary support of the church members and a launch donation from Commission. From the start of the charity donations have been received from those participating and supporting the activities of the church. With the onset of Covid-19 the Trustees were mindful to check that giving did not fall off. We are pleased to report that giving was not adversely affected by Covid-19.

##### 4.2 Grants Policy

In the future the CIO aims to give away up to 5% income to partner organisations working within the umbrella of the New Frontiers family of churches and charities, along with other organisations with overlapping objectives. We also expect to apply and receive grant funding where appropriate.

##### 4.3 Reserves Policy

Salaries of full time pastoral staff form the largest single component of church expenditure and contracts of employment include two month notice periods. It would thus be prudent, ideally, to hold reserves equal to approximately two month's salary expenditure. The trustees were satisfied that the general fund balance at the end of this reporting period was more than sufficient for these purposes.

##### 4.4 Investment Powers

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity, but no such investments are presently held.

# Emmanuel Church Cardiff

## Trustees' Report

### For the period ending 31 March 2021

#### 4.5 Payments to or on behalf of Trustees

The Trust continued to pay a salary to Simon Walker in his continued role as leader of Emmanuel Church Cardiff. No other payments were made to Trustees, apart from the reimbursement of out of pocket expenditure.

#### 5. FUTURE DEVELOPMENT

It is intended that the development of the work of the church will be the natural extension of the activities outlined above. In particular resources will continue to be directed towards the church's aim to become a growing centre of Christian gospel presentation, gathering people for worship and prayer and establishing community activities that show hospitality as a core Christian value. The development out the church's use of the Table will play a significant role in this – helping us reach out to the community around the building, particularly to those who are disadvantaged.

#### 6. STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each accounting year that give a true and fair view of the state of the charity and of its income and expenditure for the year.

In preparing financial statements giving a true and fair view the Trustees follow best practice and:

- a) Select suitable accounting policies and apply them consistently;
- b) Make judgements and estimates that are reasonable and prudent;
- c) State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements;
- d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

Emmanuel Church Cardiff  
**Trustees' Report**  
**For the period ending 31 March 2021**

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**7. APPROVAL**

This report was approved by the Trustees on 23 January 2022 and is signed on their behalf by:

Simon Walker

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

### EMMANUEL CHURCH CARDIFF

I report to the trustees on my examination of the accounts of Emmanuel Church Cardiff ('the charity') for the period ended 31 March 2021 on pages 11 to 14 following.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Lourens du Plessis ACA CA(SA)  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 24 January 2022

**EMMANUEL CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE PERIOD ENDED 31 MARCH 2021**

		<u>Unrestricted Funds</u>	Restricted	18 months
	Notes	General Funds £	Funds £	2021 £
<b><i>Income receipts</i></b>				
Donations		60,846	7,990	68,836
Non-government grants		66,686	-	66,686
Café income		6,186	-	6,186
<b><i>Total receipts</i></b>		<u>133,719</u>	<u>7,990</u>	<u>141,709</u>
<b><i>Payments</i></b>				
Payments in relation to charitable activities undertaken directly	2	90,190	4,146	94,336
Grants paid in relation to charitable activities undertaken by others	3	1,506	1,598	3,104
		<u>91,696</u>	<u>5,744</u>	<u>97,439</u>
Purchase of fixed assets		2,003	-	2,003
		<u>2,003</u>	<u>-</u>	<u>2,003</u>
<b><i>Total payments</i></b>		<u>93,699</u>	<u>5,744</u>	<u>99,443</u>
Net of receipts / (payments) before		40,020	2,246	42,266
Transfers between funds	6	-	-	-
<b>Net movement in funds</b>		<u>40,020</u>	<u>2,246</u>	<u>42,266</u>
Cash funds as at last year end		-	-	-
<b>Cash funds at this year end</b>	A	<u>40,020</u>	<u>2,246</u>	<u>42,266</u>

The notes on pages 13 - 14 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE PERIOD ENDED 31 MARCH 2021**

	Unrestricted Funds	Restricted funds	2021
Notes	General funds £	£	£
<b>A Cash funds</b>			
Cash at bank with immediate access	40,020	2,246	42,266
	<b>40,020</b>	<b>2,246</b>	<b>42,266</b>
<b>B Other monetary assets</b>			
Gift aid due to charity	11,591	-	11,591
	<b>11,591</b>	-	<b>11,591</b>
<b>C Liabilities</b>			
<b>Falling due within one year</b>			
Fee for Independent Examination	660	-	660
Accrued expenses	71	-	71
<b>Total</b>	<b>731</b>	-	<b>731</b>
<b>D Assets retained for charity's own use</b>			
		(optional)	(optional)
		Fund to	Cost
		which asset	value
		belongs	£
		£	£
Computers and IT	General	2,003	2,003
		<b>2,003</b>	<b>2,003</b>

The accounts were approved by the trustees and signed on their behalf by:

Simon Walker

Date: 23 January 2022

The notes on pages 13 - 14 form part of these accounts.

**EMMANUEL CHURCH CARDIFF**

**NOTES TO THE ACCOUNTS**

**FOR THE PERIOD ENDED 31 MARCH 2021**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

The charity started operation on 1 October 2019, and these accounts cover the 18 months from 1 October 2019 to 31 March 2021. As this is the first year of the charity's operation there are no comparative figures for a prior period.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Salaries, travel and expenses	63,187	-	-	63,187	-
Church activities	2,890	-	-	2,890	-
Café costs	8,551	-	-	8,551	-
Venue expenses	9,207	-	-	9,207	-
Independent examiner's fee	-	-	-	-	-
Administration costs	2,505	-	-	2,505	-
IT and connectivity	3,351	-	-	3,351	-
Equipment	498	-	4,146	4,644	-
	-	-	-	-	-
	<u>90,190</u>	<u>-</u>	<u>4,146</u>	<u>94,336</u>	<u>-</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Grants for:					
UK and overseas mission	1,252	-	1,598	2,850	-
Relief of poverty	254	-	-	254	-
	<u>1,506</u>	<u>-</u>	<u>1,598</u>	<u>3,104</u>	<u>-</u>

EMMANUEL CHURCH CARDIFF

NOTES TO THE ACCOUNTS

FOR THE PERIOD ENDED 31 MARCH 2021

4 Transactions with related parties

Simon Walker served as church leader and was paid £55,167 for serving in that capacity, not for serving as trustee; these payments are permitted by the charity's governing document.

The charity is closely related to Pentyrch Street Baptist Church, as the two charities have three trustees in common. During the period the church made payments totalling £5,000 to Pentrych Street Baptist Church in respect of utility charges.

6 Movement of funds

	Balance at 1 Oct 2019 £	Receipts £	Payments £	Transfers £	Balance at 31 Mar 2021 £
General funds	-	133,719	- 93,699	-	40,020
Restricted funds					
Equipment Fund	-	6,392	- 4,146	-	2,246
External Mission Fund	-	1,598	- 1,598	-	-
	<u>-</u>	<u>7,990</u>	<u>- 5,744</u>	<u>-</u>	<u>2,246</u>
Total funds	<u>-</u>	<u>141,709</u>	<u>- 99,443</u>	<u>-</u>	<u>42,266</u>

Equipment funds were donated to the church to purchase equipment to better facilitate participation in church life virtually and in person  
Funds in the external mission fund were donated to be given away beyond the church.