

# Emmanuel Church Cardiff

Report and Accounts

Period ended 31 March 2021

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**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>		
		General Funds	Restricted Funds	18 months 2021
	Notes	£	£	£
<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**

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

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>				
	General funds	Designated funds	Restricted Funds	Total 2021	Total 2019
	£	£	£	£	£
<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 Pentrych 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>-</u>	<u>5,744</u>	<u>-</u>	<u>2,246</u>
Total funds	<u>-</u>	<u>141,709</u>	<u>-</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.