

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

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

INDEX

Page 1	Legal & Administrative Details
Pages 2-10	Trustees' Report
Page 11	Independent Examiner's Report
Page 12	Receipts and Payments Account
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 lead 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:

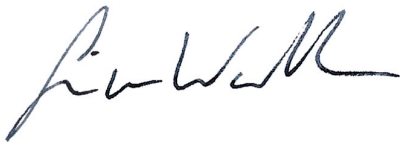
- a) Select suitable accounting policies and apply them consistently;
- b) Make judgements and estimates that are reasonable and prudent;

- c) State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements; 
- 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>			
		General Funds	Restricted Funds	2022	18 months 2021
	Notes	£	£	£	£
<i>Income receipts</i>					
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
<i>Total receipts</i>		<u>90,560</u>	<u>10,293</u>	<u>100,853</u>	<u>141,709</u>
<i>Payments</i>					
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
		-	-	-	2,003
<i>Total payments</i>		<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	-	-	-	-
<i>Net movement in funds</i>	-	<u>14,761</u>	<u>3,067</u>	<u>11,694</u>	<u>42,266</u>
Cash funds as at last year end		40,020	2,246	42,266	-
<i>Cash funds at this year end</i>	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

	Notes	Unrestricted Funds General funds £	Restricted funds £	2022 £	2021 £
A Cash funds					
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 Other monetary assets					
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>
C Liabilities					
Falling due within one year					
Fee for Independent Examination		930	-	930	660
Accrued expenses		1,167	-	1,167	71
Total		<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>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
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>
3 Grants paid in relation to charitable activities undertaken by others					
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	-	-	-
	<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.