

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

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 the 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

		<u>Unrestricted Funds</u>		18 months	
	Notes	General Funds £	Restricted Funds £	2023 £	2022 £
<i>Income receipts</i>					
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
<i>Total receipts</i>		<u>168,925</u>	<u>2,200</u>	<u>171,125</u>	<u>100,853</u>
<i>Payments</i>					
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
<i>Total payments</i>		<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	-	-	-	-
Net movement in funds		- 11,652	- 1,676	- 13,328	- 11,694
Cash funds as at last year end		25,259	5,313	30,572	42,266
Cash funds at this year end	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

	Notes	Unrestricted Funds General funds £	Restricted funds £	2023 £	2022 £
A Cash funds					
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 Other monetary assets					
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>
C Liabilities					
Falling due within one year					
Fee for Independent Examination		1,350	-	1,350	930
Accrued expenses		750	-	750	1,167
Total		<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	2,003
		<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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
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
Administration costs	1,397	-	-	1,397	2,324
IT and connectivity	3,665	-	-	3,665	3,268
Equipment	-	-	1,676	853	3,311
	<u>179,141</u>	<u>-</u>	<u>2,176</u>	<u>181,318</u>	<u>111,876</u>
3 Grants paid in relation to charitable activities undertaken by others					
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 Pentrych 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.