

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

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

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 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 £
<i>Income receipts</i>					
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
<i>Total receipts</i>		109,697	8,115	117,812	171,125
<i>Payments</i>					
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
<i>Total payments</i>		119,320	6,429	125,748	184,453
Net of receipts / (payments) before transfers		(9,622)	1,686	(7,936)	(13,328)
Transfers between funds	6	-	-	-	-
Net movement in funds		(9,622)	1,686	(7,936)	(13,328)
Cash funds as at last year end		13,607	3,637	17,244	30,572
Cash funds at this year end	A	3,985	5,323	9,308	17,244

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 £
A Cash funds				
Cash at bank with immediate access	3,985	5,324	9,308	17,244
	3,985	5,324	9,308	17,244
B Other monetary assets				
Gift aid due to charity	4,332	-	4,332	4,268
	4,332	-	4,332	4,268
C Liabilities				
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	-
	3,645	-	3,645	2,100
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	
			7,908	

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)

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 £
2 Payments in relation to charitable activities undertaken directly				
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>
3 Grants paid in relation to charitable activities undertaken by others				
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	<u>3,637</u>	<u>7,715</u>	<u>(6,029)</u>	<u>-</u>	<u>5,324</u>
	<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 seek to help those facing food poverty.