

**MOSAIC CHURCH
BANGOR**

**ANNUAL REPORT AND
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31ST AUGUST 2024**

CHARITY REGISTRATION No. 1198051

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

MOSAIC CHURCH BANGOR

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MOSAIC CHURCH BANGOR

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1198051
START OF FINANCIAL YEAR	1st September 2023
END OF FINANCIAL YEAR	31st August 2024
TRUSTEES SERVING DURING AND AFTER THE YEAR	Dr Kevin Mundy Mrs Catherine Mary Mitchell Mr Christopher Houlden Mr Neil Godding Ms Leah Abigail Jepson

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

Charity Trustees must be appointed by a resolution passed at a properly convened meeting of the Charity Trustees following a recommendation by the Spiritual Leadership.

GOVERNING INSTRUMENT	Constitution of a Charitable Incorporated Organisation dated 9 December 2021, approved by the Charity Commission on 24 February 2022.
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The Trustees of Mosaic Church Bangor, established by Trust Deed dated 8 September 2004 (Charity Number 1109496) agreed it was in the best interest of the charity to begin the process of incorporation to become a Charitable Incorporated Organisation (CIO). The transfer of assets took place on 31st August 2023. Until the transfer of assets, the CIO was inactive.

OBJECTS	1. To advance the Christian Faith in Bangor in the county of Gwynedd and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit, in accordance with the Statement of Faith. 2. To relieve persons who are in conditions of need, hardship or distress, or who are aged or sick.
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CORRESPONDENCE ADDRESS	Pensarn Llangristiolus Bodorgan Anglesey LL62 5DT
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PRIMARY BANKERS	The Co-operative Bank PO Box 250 Delf House Southway Skelmersdale WN8 6NT
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INDEPENDENT EXAMINER	Z Derbak MAAT AATQB Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF
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MOSAIC CHURCH BANGOR

TRUSTEES REPORT FOR THE YEAR ENDED 31ST AUGUST 2024

ACTIVITIES AND ACHIEVEMENTS

The sole activity of the charity is as a church. When planning the activities for the year the trustees and leadership have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The charity has fulfilled its objectives online and in person in and around the Bangor and Anglesey area and has a number of activities which seek to reach out to the local community as well as serving members of the church. In addition, Christian workers and ministries elsewhere in the UK and overseas have been supported.

The church is led by a Leadership Team of 10. Following the resignation of the Pastoral Worker at the end of July 2023 and the charity made a new part-time appointment to the role of Team Leader in April 2024. The leadership team meets regularly to consider the spiritual leadership of the church and make recommendations to the trustees as appropriate.

The normal activities of the charity include gathering on a Sunday Morning and in smaller Midweek groups in homes in and around Bangor and Anglesey – these activities are open to all. The Church holds its main weekly meeting in the building owned by Capel Berea Newydd on Sundays at 2.30pm. Our teaching series during the year included our values, Fruitfulness on the Frontline (based on Colossians), the ALIVE series and Beloved (based on 1 John).

Prayer and Praise evenings have taken place regularly throughout the year and we have 5 Midweek groups meeting in Bangor and Anglesey.

The church continues to remain active in the local community. A Light Party was held in a local community centre for primary age children as an alternative to Halloween. A further kids club was held in the February half-term and another held jointly with St Johns Methodist in the summer. The church also held a Fun Day on Easter Saturday; this was free of charge and brought together families across the local community and included a Hog Roast, ice creams, bouncy castles and face painting. The church has continued to be involved in the operation of a foodbank regularly supporting over 60 families in need.

As well as distributing 1000 'Hope' magazines at Christmas, a number of events were arranged specifically to help others find out about the Christian faith including a Christmas Carol Service. As well as fun and celebration, the meaning of Christmas and the Christian faith were clearly explained to everyone who attended. We also took part in Carol Singing in Bangor along with other churches.

At Easter the church were part of the national ALIVE initiative and delivered newspapers to 500 homes. This was followed up by services and small groups meetings between Easter and Pentecost specifically aimed and explaining to others about the Christian faith. On Good Friday a Passion Play was organised with other churches in Bangor through Cytun.

The church ran an Alpha Course in February and March 2024 to provide further opportunities for people to understand the Christian faith.

These activities all serve to help us as a church meet our objective of advancing the Christian faith.

A number came to faith during the year, and we were excited to baptise 3 individuals in May 2024.

The church actively supported the Christian Union on mission on the University campus and supported their event weeks. We also provided welcome packs for new students to Bangor in September. The church continues to be part of Cytun (Churches together in Bangor). Members of the leadership team served on the Cytun committee during this period and the church led events as part of the Week of Prayer for Christian Unity.

Children and youth activities continued this year. The youth had weekly meetings on Friday evenings plus a weekend away and other activities such as climbing. All these activities were aimed at promoting spiritual and mental health for the youth. From September 2024, a joint group was formed with Penrallt Baptist Church. Weekly children's activities also continued on Sundays.

A number of new initiatives were launched this year including Connect Mosaic, aiming to integrate students into the church. Activities included walks quizzes, games nights, and movie nights. Empowered Women was a new initiative for women in church and met monthly, including a day conference in June, and Mosaic Men started later in the year.

The church continued the Young Leaders Discipleship (YLD) internship scheme in collaboration with LifeChurch Manchester. One individual was based in Bangor for the year. Teaching was provided weekly, in either Bangor or Manchester, and the intern was involved in many church activities during the week on a part-time basis. At the end of the year there was a mission trip to Brazil.

MOSAIC CHURCH BANGOR
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024

ACTIVITIES AND ACHIEVEMENTS (continued)

The church runs a CAP (Christians against Poverty) Debt Centre, established in October 2021. There are 13 CAP centres in Wales, the Menai Debt Centre is the only one in the north. The church employs the Centre Manger and covers the administration costs of two referrals a month. The Debt Centre temporarily closed in March 2023, but the church re-advertised for a new Centre Manger and re-opened the Centre in January 2024 and new befrienders were trained in May. In the first 8 months since re-opening, 9 first appointments have happened, 8 cases have been opened and 1 client is already debt free.

Prior to the pandemic the church was in discussion with other churches in Bangor exploring the development of a Bangor Youth for Christ centre and the appointment of a youth worker in Bangor. During the year this has further developed and as well as holding a discovery day, the post was advertised and in late 2024 an appointment was made. The individual is due to start in 2025.

The church continued to meet termly with Caernarfon Pentecostal Church, send a worship team monthly, and is exploring how links can be maintained in the future. It continues to be part of the Maximise groups of churches across North Wales and the North West of England and supported a number of regional events throughout the year.

FINANCES

The total income for the year amounted to £51,943 and the expenditure amounted to £64,073. Voluntary income from tithes, offerings and gifts were approximately 12% lower than the previous year due to changes to regular donors and to some one-off gifts the previous year. A Gift Aid claim for £9,043 was submitted during the current year but was not received until the following financial year.

The charity is dependent on the financial and time commitment of volunteers and the trustees are grateful to church members for this support.

At each of its meetings, the trustees considered the latest expenditure to date against the agreed budget to ensure they are satisfied that the funds of the charity have been correctly accounted for and reported. The trustees have also carried out a review of the charity's internal financial controls in September 2023.

GRANTS AND GIFTS

A number of regular gifts continue to be made to individuals and organisations linked to the church both locally, within the UK and overseas, whom the trustees consider worthy and who further the objectives of the charity. Church members are encouraged to propose organisations that meet these criteria.

Locally, the church regularly contributes to the University Christian Union and Bangor Street Pastors. The church also contributes to a relief charity offering aid across the world and charities supporting family life, sports chaplaincy and mission to students. The church also supports a missionary through New Covenant Ministries, a charity started by a former student which aims to plant 500,000 churches in India. The church also supports mission in the Yemen and a child through Compassion UK. A one off gift was also made to Christian Aid.

As part of the YLD year, the intern undertook a mission trip to Brazil. Following an appeal in the church, £788 was raised and this was supplemented by a further £58 from the church's funds in lieu of expected Gift Aid.

All requests for individual grants are carefully considered by the trustees and the trustees will consider future cases as and when they are drawn to their attention.

The Trustees have also established a Poverty Support Fund to support individuals in need in the church or the local community through emergency grants up to a maximum of £100 for those genuinely in need, to demonstrate the love of Christ in a practical way. The trustees agreed to place some seed corn funding of £300 into the fund, but further voluntary donations of £1247 were made throughout the year. The Fund has supported 4 individuals this year with grocery shopping, an air fryer, a washing machine and a microwave oven. In each case funding is approved by 2 trustees. We are also partnering with ACTS 435 - an online giving charity, directly connecting those who wish to give with those who are in genuine need of their help - for larger needs.

The trustees have a long-term aim to give away at least 10% of income. This was exceeded in the current year.

MOSAIC CHURCH BANGOR
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024

RESERVES

The total reserves in the general fund at year end was £129,131.

The charity generates a regular income by way of gifts and donations, and this is adequate to cover the projected income. The trustees regularly review the reserves policy and the adequacy of the level of reserves held and the charity seeks to maintain an adequate reserve of £60,000 to enable it to meet any unforeseen expenditure, to cover any short-term drop in income and to cover its future commitments to the Bangor Youth for Christ project.

The trustees have also been building up a reserve for planned investment in future activities of the charity, including further growth of the church. A reserves policy has been agreed and a 5-year investment plan has been drawn up in December 2023, including supporting the employment of a leader, the support of the CAP Debt Centre, establishment of the Bangor Youth for Christ Centre, and a sum has been set aside for a more suitable long-term meeting venue. This plan is due to be reviewed in 2025. It is expected that reserves will be spent over the next 5 years as activities are expanded.

The following amounts were held in restricted funds at year end:

Building Fund	£12,048
Poverty Support	£1,309

RISK MANAGEMENT

The trustees have considered the major risks to which the charity is exposed and have established appropriate systems to mitigate those risks. A Risk Assessment exists for each of our activities, including our main Sunday Gathering and this is reviewed regularly.

The trustees have considered and approved the following policies:

- Complaints Policy
- Conflict of Interest Policy
- Anti Harassment & Bullying Policy
- Paying Staff Policy
- Volunteer Management Policy
- Anti-money laundering, Terrorist Financing & Bribery Policy
- Data Protection Policy
- Serious Incident Reporting Policy
- Social Media Usage Policy
- Investment Policy
- Reserves Policy
- Grant Making Policy

In the following year the trustees have agreed to consider a formal risk management policy.

SAFEGUARDING

A major risk is associated with the protection of children and vulnerable adults. The church regards safeguarding as a priority and is an annual agenda item for consideration by the trustees. In the interests of the safety and wellbeing of all children, young people and vulnerable adults, it has developed and operates a formal Safeguarding Policy, which is registered with ThirtyOne:Eight, the churches' child protection advisory service. This policy was reviewed in June 2023 and September 2024 alongside a Safeguarding Policy Statement. The trustees also considered a self-assessment of the Safeguarding Policy in June 2023 and September 2024 and a number of actions were agreed and implemented. Training was provided to all those working with children and vulnerable adults, the leadership team and trustees in October 2024.

The church is committed to ensuring that everyone working with children or young people:

- has undergone a Criminal Records Bureau check at enhanced level,
- is adequately trained and supervised,
- understands and follows the church's Safeguarding Policy.

As part of this church's commitment to children and young people it has appointed a Safeguarding Co-ordinator. Parents and appropriately aged children and young people involved in activities within the church know who they are and how they can be contacted.

MOSAIC CHURCH BANGOR

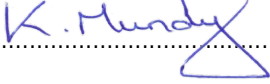
**TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024**

TRUSTEES RESPONSIBILITIES

The Charities Act 2011 require the trustees to prepare financial statements for each financial year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees , Trustee.

Print name: **Kevin Mundy**

Date: **18 June 2025**

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of Mosaic Church Bangor (charity number: 1198051) on the accounts for the year ended 31st August 2024 set out on pages 9 to 13.

RESPONSIBILITIES AND BASIS OF REPORT

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

Sign: 

Date: 19.06.2025

MOSAIC CHURCH BANGOR

**STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

RECEIPTS :	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
Voluntary Receipts	2a	48,477	2,065	50,542	0
Investment Income	2b	1,401	0	1,401	0
TOTAL RECEIPTS		49,878	2,065	51,943	0
PAYMENTS :					
Costs of Charitable Activities	3a	61,961	1,284	63,245	0
Governance Costs	3b	828	0	828	0
TOTAL PAYMENTS		62,789	1,284	64,073	0
Net Receipts/(payments)		-12,911	781	-12,130	0
Transfer between Funds		-358	358	0	0
Cash funds last year end - Cash Funds transferred from Mosaic Church Bangor (Charity Number 1109496)		142,342	12,048	154,390	0
Cash funds this year end		129,073	13,187	142,260	154,390

The notes on pages 11 to 13 form part of these accounts.

All operations are continuing operations.

MOSAIC CHURCH BANGOR

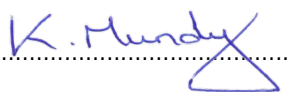
**STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST AUGUST 2024**

Notes	Unrestricted Fund £	Restricted Fund £	31-Aug-24 Total £	31-Aug-23 Total £
ASSETS				
Cash Funds:				
Bank Accounts	129,073	13,187	142,260	154,390
Petty Cash	0	0	0	0
	129,073	13,187	142,260	154,390
Assets retained for the Charity's own use:				
Equipment	11,242	0	11,242	10,982
	0	0	0	10,982
Other Monetary assets:				
Gift Aid owed	9,043	0	9,043	0
	0	0	0	0
LIABILITIES				
Independent Examiners Fee	756	0	756	828
	756	0	756	828

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 9 and 10.

Approved by the Trustees on **18 June 2025** and

Signed on their behalf by , Trustee.

Print name: **Kevin Mundy**

MOSAIC CHURCH BANGOR

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2024**

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

2. RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
a) Voluntary Receipts				
Tithes & Offerings	47,703	0	47,703	0
Youth	544	0	544	0
Income for conferences	230	0	230	0
Poverty Support Fund	0	1,247	1,247	0
Brazil trip	0	788	788	0
Weekend Away	0	30	30	0
	48,477	2,065	50,542	0
b) Investment Income				
Bank Interest	1,401	0	1,401	0
	1,401	0	1,401	0

MOSAIC CHURCH BANGOR

**NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST AUGUST 2024**

3. PAYMENTS

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
a) Costs of Charitable Activities					
<u>Ministry:</u>					
Life Church Manchester		2,400	0	2,400	0
Visiting Speakers		100	0	100	0
Midweek Groups		56	0	56	0
YLD Programme		2,439	0	2,439	0
<u>Church Worker:</u>					
Salary, NI & Pension		8,512	0	8,512	0
Travel Expenses		498		498	0
<u>Evangelism:</u>					
Alpha		1,440	0	1,440	0
CAP					
CAP salary, NI & Pension		10,232	0	10,232	0
CAP Head Office Contribution		3,615	0	3,615	0
CAP travel and ad-hoc cost		1,509	0	1,509	0
Other Outreach		11,950	0	11,950	0
Rent		5,743	0	5,743	0
<u>Running Costs:</u>					
Administration		179	0	179	0
Catering		673	0	673	0
Child Protection		314	0	314	0
Children/Youth Work		1,469	0	1,469	0
Copyright Licence		387	0	387	0
Insurance		573	0	573	0
Professional Fees		818	0	818	0
Students		130	0	130	0
Softwares & Subscriptions		1,013	0	1,013	0
Miscellaneous		58	0	58	0
Training		701	0	701	0
Equipment		772	0	772	0
Regular Giving	6	6,080	0	6,080	0
One-Off Gifts and Grants	4, 7	300	1,284	1,584	0
		61,961	1,284	63,245	0
b) Governance Costs					
Independent Examination		828	0	828	0
		828	0	828	0

MOSAIC CHURCH BANGOR

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST AUGUST 2024

4. RESTRICTED FUNDS

Current Year

	Balance 01-Sep-23 £	Income £	Expenditure £	Transfer £	Balance 31-Aug-24 £
Building Fund	12,048	0	0	0	12,048
Poverty Support Fund	0	1,247	-238	300	1,309
YLD Brazil	0	788	-846	58	0
Weekend Away 2025	0	30	-200	0	-170
	12,048	2,065	-1,284	358	13,187

Prior Year

	Balance 01-Sep-22 £	Income £	Expenditure £	Transfer £	Balance 31-Aug-23 £
Building Fund *	0	0	0	12,048	12,048
	0	0	0	12,048	12,048

The restricted funds are wholly represented by the Charity's cash reserves.

*Building fund: This fund is for future use for a property for the church and was transferred to the CIO from the trust on 31.08.2023.

Poverty Support Fund: The trustees have established a fund to support individuals in need in the local community with emergency grants.

YLD Brazil: An appeal was established to support the YLD intern's trip to Brazil.

Weekend Away 2025: This fund is for income and payments associated with the Church weekend Away in March 2025.

5. PAYMENTS TO TRUSTEES OR RELATED PARTIES

Dr Kevin Mundy trustee received the following payments for his Church worker role in FY 23/24. Salary of £7,727 and employer's pension contribution of £785, total of £8,512. (2022/23: Nil)

Mrs Godding, wife of trustee Neil Godding, received the following payment for her CAP Debt Centre Manager role in FY 23/24: Salary of £9,281 and employer's pension contribution of £951, total of £10,232. (2022/23: Nil)

The charity paid £10,000 to Bangor Youth For Christ (Charity Number: 1204934), where Neil Godding trustee and wife of Christopher Houlden trustee, are also trustees.

Isaac Jepson, brother of trustee Leah Jepson, received £2,439 contribution for his expenses in relation to YLD internship programme in FY 23/24, and £58 contribution for the cost of his trip to Brazil.

A total of £20,970 has been donated to the charity by 4 trustees or their related parties in the year, the donations had no condition attached to them. (22/23: £21,426 from 4 trustees) No other material transaction took place between the

6. REGULAR GIVING

	Unrestricted Funds £	Restricted Funds £	Total 2023/24 £	Total 2022/23 £
Bangor CU	300	0	300	0
Care for the Family	720	0	720	0
Fusion	180	0	180	0
Frontiers	1,200	0	1,200	0
Tear Fund	1,440	0	1,440	0
Sports Chaplaincy	600	0	600	0
Compassion UK	320	0	320	0
Bangor Street Pastors	600	0	600	0
5000K International	720	0	720	0
	6,080	0	6,080	0

7. ONE OFF GIFTS & GRANTS

Christian Aid	300	0	300	0
	300	0	300	0

8. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.