

# GABALFA BAPTIST CHURCH AND MANSE

England & Wales · Charity number 234763

## Details

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**Other names** GABALFA BAPTIST CHURCH, MANSE

**Status** Registered

**Legal form** Other

**Registered** 1966-10-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Gabalfa Baptist Church  
North Road  
Cardiff  
CF14 3BJ

**Phone** 029 2065 2848

**Email** [treasurer@gabalfa.co.uk](mailto:treasurer@gabalfa.co.uk)

**Website** [www.gabalfa.co.uk](http://www.gabalfa.co.uk)

## Activities

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**Objects:** THE PROPERTY OF THE CHARITY IS TO BE HELD FOR THE PURPOSES OF THE CONGREGATION OF GABALFA BAPTIST CHURCH, CARDIFF.

**Activities:** Sunday services, Wednesday prayer meeting, Children and Youth group, Parent and Toddler group

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- Area of benefit: CARDIFF
- Cardiff

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£193,402	£189,225	-	-
2023-12-31	£187,502	£154,787	-	-
2022-12-31	£171,072	£195,017	-	-
2021-12-31	£141,795	£130,790	-	-
2020-12-31	£147,945	£125,603	-	-

## Trustees

Name	Role	Appointed
ALUN MATTHEW HOWELLS		2015-10-19
Clayton Piper		2024-01-29
Lee Jones		2015-10-19
Sam Smith		2020-11-30

**GABALFA BAPTIST CHURCH AND MANSE**

England & Wales - Charity number 234763

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# Accounts

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**Gabalfa Baptist Church and Manse**

Registered Charity Number 234763

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**TRUSTEE REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> December 2024**

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# Gabalfa Baptist Church and Manse

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

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## **Gabalfa Baptist Church and Manse**

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### **CHARITY INFORMATION**

**Trustees:**

Mr Alun Howells  
Mr Lee Jones  
Mr Samuel Smith  
Mr Clayton Piper - Appointed 29.01.2024  
Mr Aron Williams - Appointed 29.01.2024  
Mr Gareth Payne - Resigned 10.03.2023  
Mr Daniel Evans - Resigned 21.02.2024

**Pastor:**

Lee Jones

**Charitable position:**

Registered Charity Number 234763

**Address for correspondence:**

Gabalfa Baptist Church and Manse,  
North Road,  
Cardiff,  
CF14 3BJ

**Independent Examiner:**

Nicola Lewis  
EasyBooks (Wales) Ltd  
Unit 4 Dragon 24  
North Dock  
Llanelli SA15 2LF

## **Gabalfa Baptist Church and Manse**

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### **Annual Report of the Trustees**

#### **Charity Details**

Name: Gabalfa Baptist Church and Manse

Registered: 18<sup>th</sup> October 1966

Organisation Type: Registered Charity

#### **Structure, Governance and Management**

Gabalfa Baptist Church and Manse ("Gabalfa Baptist Church") is led on a day-to-day basis by the Elders.

The Elders/Trustees on 31<sup>st</sup> December 2024 were:

Mr Alun Howells  
Mr Lee Jones  
Mr Samuel Smith  
Mr Clayton Piper  
Mr Aron Williams

New Elders/Trustees are brought to the attention of the church at a members' meeting.

In 2024, we held three meetings of church members (including the annual general meeting). At members' meetings, we pray for the church and update the members concerning the activities of the church.

#### **Activities and objectives**

The purpose of Gabalfa Baptist Church is to worship the Living God and to build together a group of people who love and serve each other and make Jesus Christ known. This is done through preaching and teaching, as we are led by Jesus Christ through his Word revealed in the Bible, and also through sharing our lives together.

#### **Achievements and Performance**

During 2024, we continued the activities of the previous year.

Sundays and Wednesday meetings continued to be the heartbeat of our Church life. We met twice each Sunday, in the morning and evening, with opportunities for members to invite friends and family. The Sunday evening service continued to have a Gospel focus with the good news of Jesus proclaimed and an encouragement to call on Jesus to be saved. We launched our Meet Jesus outreach services in March and October, which included preaching, a testimony and a Q&A. It was good to see a lot of visitors.

We met each Wednesday for our prayer meeting where we ate together and prayed for each other and the work of the church. We were encouraged to pray for two local non-Christians, sowing seeds with the expectation of reaping a harvest with further Meet Jesus services in the Spring. We also spent some time considering the Psalms and learning to pray like Jesus from the Psalms. We met each Sunday evening at 5.15pm to pray for the Gospel service and held two prayer weeks, in January and September.

We continued to read a different book or books of the Bible each month (known as RBT – Reading the Bible Together) and come together to share how God had spoken to us as a church.

## **Gabalfa Baptist Church and Manse**

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

The children of the church continued to have a focal point in our church life. Gen-G met each Tuesday after school in term time. This youth club is for 4–17-year-olds. The older children stay for Top Gen-G for more focussed time, activities and to eat together which included going to members' homes. In addition, we started *Daddygeddon* once every two months on a Saturday morning for Dad's and children. We also held Smashing Pumpkins, a fun alternative to Halloween for the children of the church.

Building on the previous year, we continued to hold our Branch Community Cafe each Monday (10am-12pm) in term time at the church premises and it was good to see regular members of the community attending.

At Easter, we held Good Friday and Easter Sunday celebrations. At Christmas we held 3 candlelit carol services including one on Christmas Eve and a Christmas morning service. There was a good turnout for each event.

In addition to all this, we had baptisms and thanksgiving services. We held various activities to help the church spend more quality time together, including *Gabbo Lounge* on a Friday evening (time to relax, eat food and play games together), Men's curry night and Men's breakfasts. We reintroduced Hospitality Sunday, where members open their homes one Sunday a month to offer hospitality to fellow members and visitors, and held a church lunch each month. We also held another Music night in October, recognising that all music is good and is a gift of God to the church. This presented opportunity for members to share a musical item that would not normally be part of Sunday worship. It was a real joy and great to see the children involved.

We held a few Wonderful Everyday workshops focusing on *God calls me every day to love my neighbour as myself in the place in life in which he has assigned to me*. This culminated in the Wonderful Everyday Big Weekend in May half term, which included spending time together at Bethel Baptist Church in Barry and the afternoon at Barry Island.

In 2024 we had around 100 members.

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The Church provides public benefit in the provision of a place of worship. The Church seeks to fulfil its charitable objectives in the advancement of the good news of Jesus Christ, who loved us and gave Himself for us.

### **Financial review and reserves policy**

With a largely self-sustaining income, backed up by strong reserves, the Church aims to maximise its charitable expenditure whilst prudently managing its infrastructure. During 2024 our income was £193,402 and expenditure was £189,225 giving a surplus of £4,177. Our income was mainly received from gifts given by church members and from claiming gift aid.

The Trustees are aware of the need to accumulate sufficient reserves such that the Church can continue in operation during any short-term of shortfall. The reserves level at the end of 2024 was £95,762. The Trustees consider that there are no material uncertainties about the Church's ability to continue for the next 12 months.

On behalf of the Trustees:



A. Howells

Authorised by the Trustees on 02 September 2025

## **Gabalfa Baptist Church and Manse**

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### **INDEPENDENT EXAMINERS REPORT to the Trustees of Gabalfa Baptist Church and Manse**

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on the following pages.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Nicola Lewis

on 10<sup>th</sup> September 2025

## Gabalfa Baptist Church and Manse

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### Receipts and Payments Account

	Note	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds</u>	<u>last year</u>
<b><u>INCOME</u></b>					
	2				
Donations Received		114,234	17,256	131,490	125,113
Grants Received		0	0	0	0
Tax from Gift Aid		29,446	0	29,446	27,647
Bank Interest Received		168	473	641	256
Church Holiday Income		3,271	0	3,271	8,780
Rent Income Manse		9,069	0	9,069	5,000
Event Income		19,435	0	19,435	20,588
Other Income		51	0	51	119
<b>TOTAL INCOME</b>		<b>175,673</b>	<b>17,729</b>	<b>193,402</b>	<b>187,502</b>
<b><u>EXPENDITURE</u></b>					
<b>Charitable Expenditure</b>					
	3				
Management, Administration & Ministry		155,724	33,501	189,225	154,787
<b>TOTAL Expenditure</b>		<b>155,724</b>	<b>33,501</b>	<b>189,225</b>	<b>154,787</b>
<b>NET INCOME Before transfers</b>		<b>19,949</b>	<b>(15772)</b>	<b>4177</b>	<b>32,714</b>
Transfers Between Funds		0	0	0	0
<b>NET INCOME After transfers</b>		<b>19,949</b>	<b>(15772)</b>	<b>4,177</b>	<b>32,714</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>19,949</b>	<b>(15772)</b>	<b>4,177</b>	<b>32,714</b>
Total Funds Brought Forward		56,552	35,032	91,584	58,870
Total Funds Carried Forward		76,502	19,260	95,762	91,584

# Gabalfa Baptist Church and Manse

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

## Statement of Assets and Liabilities

As at 31<sup>st</sup> December 2024

### 1. Fixed Assets

The Value of assets held by the charity at their insured value are as follows:

	<u>This Year</u>	<u>Last Year</u>
Equipment, Contents & Building	10,149,521	8,903,253
Manse	526,848	470,400
	<u>10,676,369</u>	<u>9,373,653</u>

### 2. Bank and Cash Balances

Current & Deposit Accounts

	<u>This Year</u>	<u>Last Year</u>
	95,762	91,584
	<u>95,762</u>	<u>91,584</u>

### 3. Other Assets and Liabilities

	<u>This Year</u>	<u>Last Year</u>
Assets:		
Gift Aid tax not yet received	<u>27,144</u>	<u>29,446</u>
Liabilities:		
Fee for Independent Examination	840	75
PAYE due to HMRC	0	0
Pension Due to Pension Funds	0	0
Manse loan	0	8,944
	<u>840</u>	<u>9,019</u>

The financial statements were approved by the Board and were signed on its behalf by:

Signed by ST Smith

Print Name SAMUEL SMITH

On behalf of the board of Trustees

Date 17/09/2025

## Gabalfa Baptist Church and Manse

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### Notes to the Accounts

#### 1. Accounting Policies

The accounts have been prepared on a Receipts and Payments basis with a Statement of Assets and Liabilities.

#### 2. Charitable Income

Donations received are from regular offerings and gifts, the tax rebates from gift aid are the amounts received during this year.

#### 3. Charitable Expenditure

	Unrestricted Funds	Restricted Funds	Total This Year	Total Last Year
Employee Costs	52,293	33501	85,794	68,073
Visiting Speakers	260	0	260	0
Sound, Music & Visual	1,952	0	1,952	0
Events & Activities	25,550	0	25,550	30259
Special Projects	24,326	0	24,326	0
Postage, stationery & admin	2,020	0	2,020	3,712
Telephone & Internet	974	0	974	899
Conferences, Travel & Training	1,575	0	1,575	1,150
Rent, Rates and other premises costs	10,993	0	10,993	16,159
Repairs, Maintenance & Cleaning	2,212	0	2,212	10,786
Fixtures & Fittings premises	0	0	0	0
Small Equipment	1,025	0	1,025	0
Kitchen	1,771	0	1,771	0
Insurance	6,213	0	6,213	6,001
Professional Fees	303	0	303	0
Book keeping, Accounting & IE Fees	3,844	0	3,844	75
Subscriptions	1,525	0	1,525	0
Manse & Chapel flat	17,149	0	17,149	10,094
Bank & Zettle Charges	650	0	650	0
Miscellaneous	0	0	0	5,758
Donations, Gifts & Appreciation	1,087	0	1,087	1,820
	155,724	33501	189,225	154,787

## Gabalfa Baptist Church and Manse

Charity No 234763

For the Year Ending 31<sup>st</sup> December 2024

### 4. Staff and Trustees

The charity had three employed staff members during this year. Its activities are generally carried out by volunteers. No staff member received salaries at a rate of more than £60,000 per annum.

Two of the trustees, Sam Smith and Lee Jones receive salaries of £30,655 & £47,479 respectively in their capacity as pastors of the church. They are both also trustees on a voluntary basis and unpaid for this position.

### 5. Restricted Funds

The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening Balance	Receipts	Payments	Transfers	Closing balance
Jeans Fund - Legacy left towards creche playroom - unspent as at 2024	0	2,500	0	0	2,500
Worker Fund - Assistant pastor	35,032	15,229	33,501	0	16,760
	35,032	17,729	33,501	0	19,260

**GABALFA BAPTIST CHURCH AND MANSE**

England & Wales - Charity number 234763

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# Accounts

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## **Trustees Report and Statement of Accounts 2023 Gabalfa Baptist Church & Manse (No. 234763)**

Gabalfa Baptist Church is located at North Road, Cardiff, CF14 3BJ.

### **Structure, Governance and Management**

Gabalfa Baptist Church and Manse (“Gabalfa Baptist Church”) is led on a day-to-day basis by the Elders, who are responsible for all matters that arise with regards to the activities of the church.

The Trustees on 31<sup>st</sup> December 2023 were:

Mr Gareth Payne  
Mr Alun Howells  
Mr Daniel Evans  
Mr Lee Jones  
Mr Samuel Smith

New Elders/Trustees are brought to the attention of the church at a members’ meeting.

In 2023, we held three meetings of church members (including the annual general meeting). At members’ meetings, we pray for the church and update the members concerning the activities of the church.

### **Activities and objectives**

The purpose of Gabalfa Baptist Church is to worship the Living God and to build together a group of people who love and serve each other and make Jesus Christ known. This is done through preaching and teaching, as we are led by Jesus Christ through his Word revealed in the Bible, and also through sharing our lives together.

### **Achievements and Performance**

During 2023, we continued the activities of the previous year.

Sundays and Wednesday meetings continued to be the heartbeat of our Church life. We met each Sunday at 11am and for our Gospel service at 6pm, with opportunities for members to invite friends and family. We met

each Wednesday for our prayer meeting where we ate together and prayed for each other and the work of the church.

We read a different book of the Bible each month (known as RBT – Reading the Bible Together) and come together to share how God had spoken to us one Wednesday each month. We completed our fourth cycle of Reading the Bible Together early in 2023.

The children of the church continued to have a focal point in our church life. Gen-G met each Tuesday after school in term time. This youth club is for 4-17 year olds. The older children stay for Top Gen-G for more focussed time, activities and to eat together which included going to members' homes. Each Sunday in August, we held a “Proverbs Project” for the children with challenges they needed to complete such as memorising scripture and sharing that with selected Church members to gain access to a “party room”.

Building on the previous year, we continued to hold our Branch Community Cafe each Monday (10am-12pm) in term time at the church premises. We have a wellbeing walk that happens from 10.15-10.45am.

We held another church holiday in May half term. We spent 4 nights at Hill House Christian Centre in Somerset. This is always a highlight for our church fellowship.

As usual Christmas was a busy time. Some of the children of the church designed a Christmas card which we were able to hand deliver around the local area and invite people to our Christmas services. We held 3 candlelit carol services including one on Christmas Eve and a Christmas morning service. There was a good turnout for each event.

In addition to all this, we recorded various podcasts (such as Sunday Seconds, Hymnology 101 and Psalmbody Once Told Me on the Psalms), ran youth football sessions on Saturdays over the summer holidays, joined another church (Mount Pleasant Baptist) for a day on their church weekend away and held a Halloween alternative party called “Smashing Pumpkins”. We also recorded six songs for a 2024 hymns EP project as well as holding two music nights showcasing a variety of musical performances (19<sup>th</sup> February and 18<sup>th</sup> June).

In 2023 we had around 100 members.

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The Church provides public benefit in the provision of a place of worship. The Church seeks to fulfil its charitable objectives in the advancement of the good news of Jesus Christ, who loved us and gave Himself for us.

### **Financial review and reserves policy**

With a largely self-sustaining income, backed up by strong reserves, the Church aims to maximise its charitable expenditure whilst prudently managing its infrastructure. During 2023 our income was £187,501.78 and expenditure was £154,787.46 giving a surplus of £32,714.32. Our income was mainly received from gifts given by church members and from claiming gift aid.

The Trustees are aware of the need to accumulate sufficient reserves such that the Church can continue in operation during any short-term of shortfall. The reserves level at the end of 2023 was £91,584.39. The Trustees consider that there are no material uncertainties about the Church's ability to continue for the next 12 months.

On behalf of the Trustees:

*A. Howells*

Authorised by the Trustees on 10 April 2024



## Gabalfa Baptist Church

## Statement of Accounts 2023

**Auditors Report for the year ending**  
**31st December 2023**

I can confirm that, as always, the books and records have been presented to me in an orderly and logical fashion. I congratulate Sarah on all her, obvious, hard work. These items show the true and concise financial status of the church as of 31st December 2023.

I have checked all bank accounts; cash records and receipts presented to me and can find no errors. The only item that may have changed would be the amount of interest applied to the mortgage. This figure was not available as the newest statement does not show the amount added. I would estimate that at approximately £70. In the scheme of these financial records, it is not worth noting. An excellent job has been done yet again. Again, a great deal of time and effort has gone into this concise book-keeping exercise.

The main areas of changes of note are as follows:-

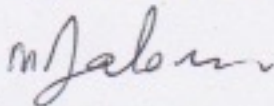
The income has continued to increase. Yet again, a very healthy amount has been reclaimed from HMRC in respect of Gift Aid. The amount being slightly more than last year. These things do, usually, take a lot of effort and so I commend the Church in making sure that this is done annually.

The main expenses for 2023 were the continued repairs to the Manse heating and plumbing work undertaken. These ongoing and continued repairs and improvements can only enhance the overall comfort of church members.

Of course, the utility bills are higher again this year. Unfortunately, these items are not able to be fully controlled. However, the increase is not as much as I have seen in other similar environments. The overall cost of the regular bills has increased by approximately £7,000 but a lot of that is explained by the increased payments made to the loan on the Manse.

In my opinion, the finances of the Church are looking very healthy and are being well controlled by management. The continued improvement to overall funds is, obviously, entirely due to the close monitoring of costs as well as the increased income. A further amount of over £32,000 has been added to the cashflow and will enable projects both in hand and in the future to reach fruition, for the benefit of the members. In these current challenging, economic times, quite some achievement.

I thank you, once again, for asking me to complete this task for you and hope to do so again in the future.



Marion Jackson  
Auditor

# Gabalfa Baptist Church, Cardiff

(Reg. Charity no. 234763)

## Financial Statement for the year ending 31st December 2023

### GENERAL FUND- Receipts and Payments (Main Account)

		2022	2023
<b>Receipts</b>	<b>Notes</b>		
Offerings		£93,240.99	£111,493.51
Bill refunds	1	£1,319.18	£654.54
Rent for Chapel House		£5,500.00	£5,000.00
Miscellaneous		£576.00	£119.10
Paid meals		£791.40	£1641.50
Tax refunds (Gift Aid) and GASDS		£22,689.74	£27,646.51
Church Holiday		£8,825.75	£7,860.00
		<b>£132,943.06</b>	<b>£154,415.16</b>
Transfer In From Savings Fund		£20,000.00	-
Transfer In From Worker Savings Fund	-		£560.00
Transfer In From Worker Salaries Fund		£6,180.50	£7,000.00
Transfer In From Meals Fund		£3,232.00	£18,222.00
Transfer In From Petty Cash		£720.00	-
Transfer In From Mums and Tots box		£55.97	-
		<b>£163,131.53</b>	<b>£180,197.16</b>
<b>Payments</b>			
Core Staff Wages	2	£44,764.85	£46,922.18
Staff Books		£500.00	£400.00
Regular Bills	3	£30,919.44	£37,123.25
Building Repairs	4	£44,697.92	£8,240.72
Donations out (to members and visiting preachers)		£4,487.09	£1,819.71
Miscellaneous	5	£37,942.45	£38,830.38
		<b>£163,311.75</b>	<b>£133,336.24</b>
Transfer Out to Worker Savings	-		£2,226.40
Transfer Out to Building Fund		£2,400.00	£3,800.00
Transfer Out to Savings Fund	-		£35,646.51
		<b>£165,711.75</b>	<b>£175,009.15</b>
Surplus/(Deficit)		<b>-£2,580.22</b>	£5,188.01
Balance b/f from previous year		£8,473.58	£5,893.36
Balance c/f to next year		<b>£5,893.36</b>	<b>£11,081.37</b>

## SAVINGS FUND - Receipts and Payments Account

	2022	2023
<b>Receipts</b>		
Account Interest	£4.16	£255.70
	£4.16	£255.70
Transfer In from Main Fund	-	£35,646.51
Transfer In from Meals Fund	£4,000.00	-
	£4,004.16	£35,902.21
<b>Payments</b>		
Transfer Out to Main Fund	£20,000.00	-
	£20,000.00	£-00
Surplus/(Deficit) for year	-£15,995.84	£35,902.21
Balance b/f from last year	£25,280.15	£9,284.31
Balance c/f to next year	£9,284.31	£45,186.52

## WORKER SAVINGS FUND- Receipts and Payments Account

	2022	2023
<b>Receipts</b>		
Worker Offerings	£28,169.05	£13,619.00
Church holiday	-	£560.00
	£28,169.05	£14,179.00
Transfer In from Main Fund	-	£2,226.40
Transfer In from Meals Fund	£1,617.00	£2,050.00
Transfer In from Worker Salaries Fund	-	£20,607.68
	£29,786.05	£39,063.08
<b>Payments</b>		
Transfer to Main Fund	-	£560.00
Transfer to Worker Salaries Fund	£25,500.00	£27,000.00
	£25,500.00	£27,560.00
Surplus/(Deficit) for year	£4,286.05	£11,503.08
Balance b/f from last year	£12,642.04	£16,928.09
Balance c/f to next year	£16,928.09	£28,431.17

## WORKER SALARIES FUND- Receipts and Payments Account

	2022	2023
<b>Receipts</b>		
Transfer In from Worker Savings Fund	£25,500.00	£27,000.00
	£25,500.00	£27,000.00
<b>Payments</b>		
Worker Staff Wages	2 £29,871.79	£21,151.22
Meals for church members	£750.00	£300.00
	£30,621.79	£21,451.22
Transfer In to the Main Fund	£6,180.50	£7,000.00
Transfer In to the Main Fund	-	£20,607.68
	£36,802.29	£49,058.90
Surplus/(Deficit) for year	-£11,302.29	-£22,058.90
Balance b/f from last year	£33,362.19	£22,059.90
Balance c/f to next year	£22,059.90	£1.00

## CHAPEL HOUSE BUILDING FUND- Receipts and Payments Account

	2022	2023
<b>Receipts</b>		
Transfer In from Main Fund	£2,400.00	£3,800.00
	£2,400.00	£3,800.00
<b>Payments</b>		
	£-00	£-00
Surplus/(Deficit) for year	£2,400.00	£3,800.00
Balance b/f from last year	£400.00	£2,800.00
Balance c/f to next year	£2,800.00	£6,600.00

## MEALS FUND- Receipts and Payments Account

	2022	2023
<b>Receipts</b>		
Paid meals and activities	£7,806.69	£12,121.81
Church holiday	£532.00	£360.00
Main offering		£4,120.11
Worker offering	£1,617.00	£2,050.00
	£9,955.69	£18,651.92
<b>Payments</b>		
Transfer to Main Fund	£3,232.00	£18,222.00
Transfer to Worker Savings Fund	£1,617.00	£2,050.00
Transfer to Savings Fund	£4,000.00	-
	£8,849.00	£20,272.00
Surplus/(Deficit) for year	£1,106.69	-£1,620.08
Balance b/f from last year	£797.72	£1,904.41
Balance c/f to next year	£1,904.41	£284.33

## PETTY CASH- Receipts and Payments Account

	2022	2023
<b>Receipts</b>	£-00	£-00
<b>Payments</b>		
Small food items	£1,083.49	-
	£1,083.49	£-00
Transfer to Main Fund	£720.00	-
	£1,803.49	£-00
Surplus/(Deficit) for year	-£1,803.49	£-00
Balance b/f from last year	£1,803.49	£-00
Balance c/f to next year	£-00	£-00

\*Petty Cash has now been closed.

## CASH BOX FOR MUMS AND TOTS- Receipts and Payments Account

	2022	2023
<b>Receipts</b>	£-00	£-00
<b>Payments</b>		
Transfer in to Main Fund	£55.97	-
	£55.97	£-00
Surplus/(Deficit)	-£55.97	£-00
Balance b/f from last year	£55.97	£-00
Balance c/f to next year	£-00	£-00

\*Cash Box for mums and tots has now been closed.

## **TOTAL RECEIPTS AND PAYMENTS FOR 2023** **(SUMMARY)**

	<b>2022</b>	<b>2023</b>
<b>Receipts</b>		
Main Fund	£132,943.06	£154,415.16
Savings Fund	£4.16	£255.70
Worker Savings Fund	£28,169.05	£14,179.00
Worker Salaries Fund	-	-
Chapel House Building Fund	-	-
Meals Fund	£9,955.69	£18,651.92
Petty Cash	-	-
	<b>£171,071.96</b>	<b>£187,501.78</b>
<b>Payments</b>		
Main Fund	£163,311.75	£133,336.24
Savings Fund	-	-
Worker Savings Fund	-	-
Worker Salaries Fund	£30,621.79	£21,451.22
Chapel House Building Fund	-	-
Meals Fund	-	-
Petty Cash	£1,083.49	-
	<b>£195,017.03</b>	<b>£154,787.46</b>
Surplus/(Deficit)	<b>-£23,945.07</b>	£36,514.32
Balance b/f from last year	£82,815.14	£58,870.07
Balance c/f to next year	<b>£58,870.07</b>	<b>£91,584.39</b>

## **STATEMENT OF ASSETS AND LIABILITIES**

	<b>2022</b>	<b>2023</b>
<b><u>Assets</u></b>		
Bank Account, balance in hand	<b>£58,870.07</b>	<b>£91,584.39</b>
<b>Representing balances on Funds:</b>		
Main fund	£5,893.36	£11,081.37
Savings Fund	£9,284.31	£45,186.52
Worker Savings Fund	£16,928.09	£28,431.17
Worker Salaries Fund	£22,059.90	£1.00
Chapel House Building Fund	£2,800.00	£6,600.00
Meals Fund	£1,904.41	£284.33
<b>Non-monetary assets</b>		
Church building (inc Chapel house) : insured value	£8,903,253.00	£8,903,253.00
Manse : insured value	£470,400.00	£470,400.00
<b><u>Liabilities</u> *Balance as per last statement</b>		
Outstanding Loan for Manse	<b>£17,069.96</b>	<b>£8,943.62</b> *

## NOTES TO ACCOUNTS

	2022	2023
<b>1 Bill Refunds</b>		
Church gas and electric refund	£195.49	-
Tesco refunds	£171.72	£238.35
Asda refunds	£61.75	-
Amazon refunds	£45.67	£162.88
Other refunds	£844.55	£253.31
	£1,319.18	£654.54
	<b>2022</b>	<b>2023</b>
<b>2 All Employees Staff Wages</b>		
Net core staff stipend from Main Fund	£31,117.85	£33,264.22
Net worker stipend from Worker Salaries Fund	£29,871.79	£21,151.22
All Employees NI and Income Tax	£7,778.99	£7,225.91
All Employers/Employees contribution to NEST pension scheme	£5,868.01	£6,432.05
	£74,636.64	£68,073.40
	<b>2022</b>	<b>2023</b>
<b>3 Regular bills for Church, Chapel House and Manse</b>		
Utilities (gas and electric)	£10,361.45	£12,710.31
Council Tax	£3,046.58	£2,239.80
Telephone and Internet	£1,080.00	£899.40
Insurance	£5,296.50	£6,001.12
Water	£1,643.29	£1,208.80
Manse Loan Repayments	£1,968.78	£9,093.83
Photocopying	£808.80	£1,424.51
Other regular bills	£6,714.04	£3,545.48
	£30,919.44	£37,123.25
	<b>2022</b>	<b>2023</b>
<b>4 Building Repairs</b>		
Church electrics and PAT testing	-	£388.40
Church boiler, central heating repairs and plumbing	£561.07	£2,926.37
Church fire extinguishers and fire safety	£186.37	£144.30
Church kitchen equipment/rennovation	£644.48	£824.24
Church cooker repairs	£220.80	-
Church roof repair	£36,643.67	-
Church lock and keys	£24.00	-
Church asbestos survey	£660.00	-
Carpet clean for the church hallway and main church	£353.68	£365.00
Manse building repairs	-	£1,000.00
Manse new boiler and renovations	£4,689.98	-
Other church building repairs	£713.87	£2,592.41

£44,697.92

£8,240.72

**2023**

**5 Miscellaneous \***

Office supplies, stationary, books and advertising	£949.22
Computer Tech	£1,338.55
Tesco (food) supplies	£12,113.80
Amazon supplies	£3,195.20
Bookers supplies	£2,441.43
Other supermarkets (food) supplies	£3,942.21
Church holiday deposit	£350.00
Church holiday payment	£7,916.75
Staff conferences, travel and accommodation	£750.27
Audit fee	£75.00
Miscellaneous	£5,757.95
	<b>£38,830.38</b>

\*These are the miscellaneous items for the year 2023. 2022's breakdown has been omitted for clarity.

**GABALFA BAPTIST CHURCH AND MANSE**

England & Wales - Charity number 234763

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# Accounts

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## **Trustees Report and Statement of Accounts 2022 Gabalfa Baptist Church & Manse (No. 234763)**

Gabalfa Baptist Church is located at North Road, Cardiff, CF14 3BJ.

### **Structure, Governance and Management**

Gabalfa Baptist Church and Manse (“Gabalfa Baptist Church”) is led on a day-to-day basis by the Elders, who are responsible for all matters that arise with regards to the activities of the church.

The Trustees on 31<sup>st</sup> December 2022 were:

Mr Gareth Payne  
Mr Alun Howells  
Mr Daniel Evans  
Mr Lee Jones  
Mr Samuel Smith

New Elders/Trustees are brought to the attention of the church at a members’ meeting.

In 2022, we held three meetings of church members (including the annual general meeting). At members’ meetings, we pray for the church and update the members concerning the activities of the church.

Sam Smith was ordained as Assistant Pastor in April 2022 and Clayton Piper and Aron Williams joined the Eldership in October 2022. We are truly thankful for this.

### **Activities and objectives**

The purpose of Gabalfa Baptist Church is to worship the Living God and to build together a group of people who love and serve each other and make Jesus Christ known. This is done through preaching and teaching, as we are led by Jesus Christ through his Word revealed in the Bible, and also through sharing our lives together.

### **Achievements and Performance**

During 2022, we continued the activities of the previous year. It was good to have some normality after previous years had been affected by the coronavirus pandemic.

Sundays and Wednesday meetings continued to be the heartbeat of our Church life. We met each Sunday at 11am and held our Gospel service at 6pm, with opportunities for members to invite friends and family. We met each Wednesday for our prayer meeting where we ate together and prayed for each other and the work of the church.

We read a different book of the Bible each month (known as RBT – Reading the Bible Together) and came together to share how God had spoken to us one Wednesday each month. We read through the Bible as a church once every 3 years. We waited in anticipation of completing our fourth cycle of Reading the Bible Together which would be completed early in 2023.

The children of the church continued to have a focal point in our church life. In February, we launched Gen-G each Tuesday after school for 4-17 year olds. The older children stay for Top Gen-G for more focussed time, activities and to eat together which included going to members' homes. Each Sunday in August, we held our 'X marks the spot' activities for children where the children were able to learn about Jesus from the Gospel of Mark.

Building on the previous year, we continued to hold our Branch Cafe each Monday (10am-12pm) in term time at the Mynachdy Community Centre. In October 2022, this was relocated to the church premises, rebranded to Branch Community Cafe and relaunched. We have a wellbeing walk that happens from 10.15-10.45am.

We held our first church holiday in 6 years in May half term. We spent 4 nights at Hill House Christian Centre in Somerset. This was a good opportunity to come away together as a church after the coronavirus restrictions. This was a real blessing.

As usual Christmas was a busy time. Some of the children of the church designed a Christmas card which we were able to hand deliver around the local area and invite people to our Christmas services. We held 'Christmas for the Lost' activities for the children after the morning services. We held a Christmas Music night, 3 candlelit carol services including one on Christmas Eve and a Christmas morning service. There was a good turnout for each event.

In addition to all this, we recorded some podcasts (e.g. Hymnology 101, Sunday seconds), held a Christianity Explained course, started a marriage course and celebrated Passover together, to name but a few other activities.

In 2022 we had around 100 members.

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The Church provides public benefit in the provision of a place of worship. The Church seeks to fulfil its charitable objectives in the advancement of the good news of Jesus Christ, who loved us and gave Himself for us.

### **Financial review and reserves policy**

With a largely self-sustaining income, backed up by strong reserves, the Church aims to maximise its charitable expenditure whilst prudently managing its infrastructure. During 2022 our income was £171,071.96 and expenditure was £195,017.03 giving a deficit of £23,945.07. A large portion of expenditure was a repair to the roof at a cost of £36,643.67. Our income was mainly received from gifts given by church members and from claiming gift aid.

The Trustees are aware of the need to accumulate sufficient reserves such that the Church can continue in operation during any short-term of shortfall. The reserves level at the end of 2022 was £58,870.07. The Trustees consider that there are no material uncertainties about the Church's ability to continue for the next 12 months.

On behalf of the Trustees:

*A. Howells*

Authorised by the Trustees on 21 April 2023



## Gabalfa Baptist Church

## Statement of Accounts 2022

**Auditors Report for the year ending**  
**31st December 2022**

I can confirm that, as always, the books and records have been presented to me in an orderly and logical fashion. I congratulate Sarah on all her, obvious, hard work. These items show the true and concise financial status of the church as of 31st December 2022.

I have checked all bank accounts; cash records and receipts presented to me and can find no errors. An excellent job has been done yet again. Again, a great deal of time and effort has gone into this concise book-keeping exercise.

The main areas of changes of note are as follows:-

The income has recovered from last year. Yet again, a very healthy amount has been reclaimed from HMRC in respect of Gift Aid. The amount being very similar to last year. These things do, usually, take a lot of effort and so I commend the Church in making sure that this is done annually.

The main expense during 2022 was the repair to the roof and along with the new boiler and repairs to the Manse a total of over £41,000 has been invested in improving the buildings.

Of course, the utility bills are much higher than previously. Unfortunately, these items are not able to be controlled except by careful monitoring of usage. However, only so much can be done on this in a public building in constant use. The overall cost of the regular bills has increased by in excess of £10,000 but nearly £5,500 of this is gas and electric increases. The remainder will, I am sure be a case of the general cost of living costs that are unavoidable in this current economic climate. Hopefully, it will level out very soon.

In my opinion, the finances of the Church are looking very healthy and are being well controlled by management.

I thank you, once again, for asking me to complete this task for you and hope to do so again in the future.



Marion Jackson  
Auditor

# Gabalfa Baptist Church, Cardiff

(Reg. Charity no. 234763)

## Financial Statement for the year ending 31st December 2022

### GENERAL FUND- Receipts and Payments (Main Account)

		2021	2022
<b>Receipts</b>	<b>Notes</b>		
Offerings		£82,286.56	£93,240.99
Bill refunds	1	£1,604.52	£1,319.18
Rent for Chapel House		£3,100.00	£5,500.00
Miscellaneous		£1,648.00	£576.00
Paid meals		£660.47	£791.40
Tax refunds (Gift Aid) and GASDS		£22,690.00	£22,689.74
Church Holiday	-	-	£8,825.75
		<b>£111,989.55</b>	<b>£132,943.06</b>
Transfer In From Savings Fund		£8,000.00	£20,000.00
Transfer In From Worker Salaries Fund	-	-	£6,180.50
Transfer In From Meals Fund		£2,000.00	£3,232.00
Transfer In From Petty Cash		£390.00	£720.00
Transfer In From Mums and Tots box		£40.00	£55.97
		<b>£122,419.55</b>	<b>£163,131.53</b>
<b>Payments</b>			
Core Staff Wages	2	£39,241.72	£44,764.85
Staff Books	-	-	£500.00
Regular Bills	3	£20,635.28	£30,919.44
Building Repairs	4	£13,582.03	£44,697.92
Donations out (to members and visiting preachers)		£724.39	£4,487.09
Donation to 20 schemes		£2,000.00	-
Donation to Soul Church		£1,000.00	-
Miscellaneous	5	£22,801.80	£37,942.45
		<b>£99,985.22</b>	<b>£163,311.75</b>
Transfer Out to Worker Salaries Fund	-	-	-
Transfer Out to Mums and Tots box	-	-	-
Transfer Out to Building Fund		£400.00	£2,400.00
Transfer Out to Savings Fund		£22,690.00	-
		<b>£123,075.22</b>	<b>£165,711.75</b>
Surplus/(Deficit)		<b>-£655.67</b>	<b>-£2,580.22</b>
Balance b/f from previous year		£9,129.25	£8,473.58
Balance c/f to next year		<b>£8,473.58</b>	<b>£5,893.36</b>

## SAVINGS FUND - Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Account Interest	£3.35	£4.16
	<b>£3.35</b>	<b>£4.16</b>
Transfer In from Main Fund	£22,690.00	-
Transfer In from Meals Fund	-	£4,000.00
	<b>£22,693.35</b>	<b>£4,004.16</b>
<b>Payments</b>		
Transfer Out to Main Fund	£8,000.00	£20,000.00
Transfer Out to Worker Salaries Fund	£17,000.00	-
	<b>£25,000.00</b>	<b>£20,000.00</b>
Surplus/(Deficit) for year	<b>-£2,306.65</b>	<b>-£15,995.84</b>
Balance b/f from last year	£27,586.80	£25,280.15
Balance c/f to next year	<b>£25,280.15</b>	<b>£9,284.31</b>

## WORKER SAVINGS FUND- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Worker Offerings	£26,534.05	£28,169.05
	<b>£26,534.05</b>	<b>£28,169.05</b>
Transfer In from Meals Fund	-	£1,617.00
	<b>£26,534.05</b>	<b>£29,786.05</b>
<b>Payments</b>		
Transfer to Worker Salaries Fund	£25,000.00	£25,500.00
	<b>£25,000.00</b>	<b>£25,500.00</b>
Surplus/(Deficit) for year	£1,534.05	£4,286.05
Balance b/f from last year	£11,107.99	£12,642.04
Balance c/f to next year	<b>£12,642.04</b>	<b>£16,928.09</b>

## WORKER SALARIES FUND- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Transfer In from Main Fund	-	-
Transfer In from Savings Fund	£17,000.00	-
Transfer In from Worker Savings Fund	£25,000.00	£25,500.00
	<b>£42,000.00</b>	<b>£25,500.00</b>
<b>Payments</b>		
Worker Staff Wages	2 £30,740.81	£29,871.79
Meals for church members	-	£750.00
	<b>£30,740.81</b>	<b>£30,621.79</b>
Transfer In to the Main Fund	-	£6,180.50
	<b>£30,740.81</b>	<b>£36,802.29</b>
Surplus/(Deficit) for year	£11,259.19	<b>-£11,302.29</b>
Balance b/f from last year	£22,103.00	£33,362.19
Balance c/f to next year	<b>£33,362.19</b>	<b>£22,059.90</b>

## CHAPEL HOUSE BUILDING FUND- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Transfer In from Main Fund	£400.00	£2,400.00
	<b>£400.00</b>	<b>£2,400.00</b>
<b>Payments</b>		
	<b>£0.00</b>	<b>£-00</b>
Surplus/(Deficit) for year	£400.00	£2,400.00
Balance b/f from last year	£0.00	£400.00
Balance c/f to next year	<b>£400.00</b>	<b>£2,800.00</b>

## MEALS FUND- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Paid meals	£2,797.72	£7,806.69
Church holiday	-	£532.00
Worker offering	-	£1,617.00
	<b>£2,797.72</b>	<b>£9,955.69</b>
<b>Payments</b>		
Transfer to Main Fund	£2,000.00	£3,232.00
Transfer to Worker Savings Fund	-	£1,617.00
Transfer to Savings Fund	-	£4,000.00
	<b>£0.00</b>	<b>£8,849.00</b>
Surplus/(Deficit) for year	£797.72	£1,106.69
Balance b/f from last year	-	£797.72
Balance c/f to next year	<b>£797.72</b>	<b>£1,904.41</b>

## PETTY CASH- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Church Members Paid Meals	£470.00	-
	<b>£470.00</b>	<b>£-00</b>
<b>Payments</b>		
Small food items	£63.92	£1,083.49
	<b>£63.92</b>	<b>£1,083.49</b>
Transfer to Main Fund	£390.00	£720.00
	<b>£453.92</b>	<b>£1,803.49</b>
Surplus/(Deficit) for year	£16.08	<b>-£1,803.49</b>
Balance b/f from last year	£1,787.41	£1,803.49
Balance c/f to next year	<b>£1,803.49</b>	<b>£-00</b>

\*Petty Cash has now been closed.

## CASH BOX FOR MUMS AND TOTS- Receipts and Payments Account

	2021	2022
<b>Receipts</b>		
Mums and Tots snacks	-	-
	<b>£-00</b>	<b>£-00</b>
Transfer in from Main Fund	-	-
	<b>£-00</b>	<b>£-00</b>
<b>Payments</b>		
Mums and Tots supplies	-	-
	<b>£-00</b>	<b>£-00</b>
Transfer in to Main Fund	£40.00	£55.97
	<b>£40.00</b>	<b>£55.97</b>
Surplus/(Deficit)	<b>-£40.00</b>	<b>-£55.97</b>
Balance b/f from last year	£95.97	£55.97
Balance c/f to next year	<b>£55.97</b>	<b>£-00</b>

\*Cash Box for mums and tots has now been closed.

**TOTAL RECEIPTS AND PAYMENTS FOR 2022**  
**(SUMMARY)**

	<b>2021</b>	<b>2022</b>
<b>Receipts</b>		
Main Fund	£111,989.55	£132,943.06
Savings Fund	£3.35	£4.16
Worker Savings Fund	£26,534.05	£28,169.05
Worker Salaries Fund	-	-
Chapel House Building Fund	-	-
Meals Fund	£2,797.72	£9,955.69
Petty Cash	£470.00	-
Childrens Club boxes	-	-
	<b>£141,794.67</b>	<b>£171,071.96</b>
<b>Payments</b>		
Main Fund	£99,985.22	£163,311.75
Savings Fund	-	-
Worker Savings Fund	-	-
Worker Salaries Fund	£30,740.81	£30,621.79
Chapel House Building Fund	-	-
Meals Fund	-	-
Petty Cash	£63.92	£1,083.49
Childrens Club boxes	-	-
	<b>£130,789.95</b>	<b>£195,017.03</b>
Surplus/(Deficit)	£11,004.72	<b>-£23,945.07</b>
Balance b/f from last year	£71,810.42	£82,815.14
Balance c/f to next year	<b>£82,815.14</b>	<b>£58,870.07</b>

## STATEMENT OF ASSETS AND LIABILITIES

	2021	2022
<b>Assets</b>		
Bank Account, balance in hand	<b>£82,815.14</b>	<b>£58,870.07</b>
<b>Representing balances on Funds:</b>		
Main fund	£8,473.58	£5,893.36
Savings Fund	£25,280.15	£9,284.31
Worker Savings Fund	£12,642.04	£16,928.09
Worker Salaries Fund	£33,362.19	£22,059.90
Chapel House Building Fund	£400.00	£2,800.00
Meals Fund	£797.72	£1,904.41
Petty Cash	£1,803.49	-
Childrens Club boxes	£55.97	-
<b>Non-monetary assets</b>		
Church building (inc Chapel house) : insured value	£2,960,026.00	£8,903,253.00
1 Pen y Bryn Way : insured value	£307,550.00	£470,400.00
<b>Liabilities</b>		
Outstanding Loan for 1 Pen y Bryn Way	<b>£18,106.95</b>	<b>£17,069.96</b>
*Balance as per last statement		*

## NOTES TO ACCOUNTS

	2021	2022
<b>1 Bill Refunds</b>		
Church gas and electric refund	-	£195.49
Tesco refunds	£36.00	£171.72
Asda refunds	-	£61.75
Amazon refunds	£21.33	£45.67
Ebay refunds	£132.45	-
Lloyds compensation	£500.00	-
Other refunds	£914.74	£844.55
	<b>£1,604.52</b>	<b>£1,319.18</b>
<b>2 All Employees Staff Wages</b>		
Net core staff stipend from Main Fund	£28,938.27	£31,117.85
Net worker stipend from Worker Salaries Fund	£30,740.81	£29,871.79
All Employees NI and Income Tax	£5,452.47	£7,778.99
All Employers/Employees contribution to NEST pension scheme	£4,850.98	£5,868.01
	<b>£69,982.53</b>	<b>£74,636.64</b>

	<b>2021</b>	<b>2022</b>
<b>3 Regular bills for Church, Chapel House and 1 Pen y Bryn Way</b>		
Utilities (gas and electric)	£4,884.94	£10,361.45
Council Tax	£3,149.30	£3,046.58
Telephone and Internet	£1,080.39	£1,080.00
Insurance	£5,004.01	£5,296.50
Water	£1,178.34	£1,643.29
Manse Loan Repayments	£1,817.00	£1,968.78
Photocopying	£1,233.96	£808.80
Other regular bills	£2,287.34	£6,714.04
	<b>£20,635.28</b>	<b>£30,919.44</b>

	<b>2021</b>	<b>2022</b>
<b>4 Building Repairs</b>		
Church boiler, central heating repairs and plumbing	£1,171.07	£561.07
Church fire extinguishers and fire safety	-	£186.37
Church doors	£3,770.40	-
Church kitchen equipment/renovation	£297.55	£644.48
Church cooker repairs	-	£220.80
Church balstraude	£450.00	-
Church roof repair	-	£36,643.67
Skip hire	£415.48	-
Church lock and keys	£201.80	£24.00
Church asbestos survey	-	£660.00
Carpet clean for the church hallway and main church	-	£353.68
Paint for church	£89.00	-
Chapel House new boiler and repairs	£4,917.58	-
Manse building repairs	£32.47	-
Manse new boiler and renovations	-	£4,689.98
Other church building repairs	£2,236.68	£713.87
	<b>£13,582.03</b>	<b>£44,697.92</b>

	<b>2022</b>
<b>5 Miscellaneous *</b>	
Office supplies, stationary, books and advertising	£1,649.46
Gabalfa merchandise	£1,043.21
Treasurer's laptop	-
Computer Tech	£864.45
Tesco (food) supplies	£12,272.50
Amazon supplies	£2,015.60
Bookers supplies	£2,096.67
Other supermarkets (food) supplies	£4,418.00
Church holiday deposit	£300.00
Church holiday payment	£9,250.25
Staff conferences, travel and accommodation	£898.29
Audit fee	£70.00
Miscellaneous	£3,064.02
	<b>£37,942.45</b>

\*These are the miscellaneous items for the year 2022. 2021's breakdown has been omitted for clarity.

**GABALFA BAPTIST CHURCH AND MANSE**

England & Wales - Charity number 234763

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# Accounts

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## **Trustees Report and Statement of Accounts 2021 Gabalfa Baptist Church & Manse (No. 234763)**

Located at North Road, Cardiff, CF14 3BJ.

The Trustees on 31<sup>st</sup> December 2021 were:

Mr Gareth Payne  
Mr Alun Howells  
Mr Daniel Evans  
Mr Lee Jones  
Mr Samuel Smith

### **Structure, Governance and Management**

Gabalfa Baptist Church and Manse (“Gabalfa Baptist Church”) is led on a day-to-day basis by the Elders, who are responsible for all matters that arise with regards to the activities of the church. The Elders are also Trustees of the church. New Elders/Trustees are brought to the attention of the church at a members’ meeting.

In 2021, we held three meetings of church members (including the annual general meeting). At members’ meetings, we pray for the church and update the members concerning the activities of the church. It was good to hold an in-person members meeting in October for the first time since the pandemic.

### **Activities and objectives**

The purpose of Gabalfa Baptist Church is to worship the Living God and to build together a group of people who love and serve each other and make Jesus Christ known. This is done through preaching and teaching, as we are led by Jesus Christ through his Word revealed in the Bible, and also through sharing our lives together.

### **Achievements and Performance**

At the start of 2021, we initially met virtually online but recommenced in-person services every Sunday by the end of January, once restrictions had eased again. We met at 11am in the morning and 6pm for our Gospel service. Due to the continued presence of coronavirus, seats were pre-booked with members and visitors being allocated socially distanced seats for most of the year. Services also continued to be

streamed online until the end of April but those self-isolating could access the services online after this date.

We continued meeting to pray virtually through Cisco's Webex each Wednesday. This continued until 11 August when we recommenced in-person prayer meetings for the first time since March 2020.

We thank the Lord Jesus Christ that we were able to continue church life with a mixture of in-person services and online events and keep everyone safe at the same time. We are grateful to the church staff and members for helping make this possible.

Sundays and Wednesday meetings continued to be the heartbeat of our Church life. In 2021, amongst other things we preached through Hebrews and started preaching through a series on the Church from September, as church started returning to some normality for the first time in over 12 months. Although we continued to wear face masks, we were again able to sing as a church from 27 June, which was a joy, and this became possible without face masks later in the year.

We welcomed the opportunity to be able to eat together again and started this again from August: eating together before our prayer meeting on a Wednesday, holding a Church lunch monthly and reintroducing £ a plate after our evening Gospel services.

We continued to produce podcasts as a help to the church, such as Desert Days from Lent to Easter. This ended with the church fasting and praying, holding a virtual Passover meal celebrating Christ's sacrifice for us and an online sunrise prayer meeting on Easter morning. We also continued to provide the *£ a plate* podcast (meditating on the sermon that day) most weeks. As restrictions eased further into summer 2021, we produced the *Back to Life, Back to Reality* podcast to help get back to a fuller church life and to help with some of the anxieties that may bring after more than 12 months of restrictions due to the coronavirus pandemic. At the end of 2021, we started a new *Hymnology* podcast which considers what hymns are and why it is worth singing them as a church. These podcasts were made available via social media and also Spotify and other streaming services. We also recorded an Easter music EP.

The children of the church continued to have focal point in our church life. Each Sunday in August, we held our Daniel Days, where the children were able to learn about Jesus from the book of Daniel and had

fun activities each week after the Sunday morning service. On 4 September, we prayed for the children and young people as a new school term was starting again. Our children clubs, Anchor and Cornerstone, also returned in 2021 after a lengthy break, albeit virtually. Two groups met each week where the theme was heroes of the faith from Hebrews 11 and Advent.

We also held a Bible overview course online and a face-to-face Christianity Explored course in the latter half of 2021.

We continued to read a different book of the Bible each month (known as RBT – Reading the Bible Together) and came together through Webex to share how God had spoken to us (in small groups). From August, we started to hold in-person RBT groups as well as some virtual groups.

We were excited to launch our Branch café in October, which meets each Monday in term time at the Mynachdy Community Centre. We hope to further build relationships with our local community through this.

As usual Christmas was a busy time. One of our members designed a Christmas card which we were able to hand deliver around the local area and invite people to our Christmas services. We held three candlelit carol services over the Christmas period including Christmas Eve, and a Music night on 12 December.

In 2021 we had around 100 members.

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The Church provides public benefit in the provision of a place of worship. The Church seeks to fulfil its charitable objectives in the advancement of the good news of Jesus Christ, who loved us and gave Himself for us, and has found different ways to do this in another challenging year.

### **Financial review and reserves policy**

With a largely self-sustaining income, backed up by strong reserves, the Church aims to maximise its charitable expenditure whilst prudently managing its infrastructure. During 2021 our income was £141,794.67 and expenditure was £130,789.95 giving a surplus of £11,004.72. Our income was received from gifts given by church members and from claiming gift aid.

The Trustees are aware of the need to accumulate sufficient reserves such that the Church can continue in operation during any short-term of shortfall. The reserves level at the end of 2021 was £82,815.14. The Trustees consider that there are no material uncertainties about the Church's ability to continue for the next 12 months.

On behalf of the Trustees:

*A. Howells*

Authorised by the Trustees on 8 May 2022



## Gabalfa Baptist Church

## Statement of Accounts 2021

**Auditors Report for the year ending**  
**31st December 2021**

I can confirm that, as always, the books and records have been presented to me in an orderly and logical fashion. I congratulate Sarah on all her, obvious, hard work. These items show the true and concise financial status of the church as of 31st December 2021.

I have checked all bank accounts; cash records and receipts presented to me and can find no errors. An excellent job has been done yet again. Again, a great deal of time and effort has gone into this concise book-keeping exercise.

The main areas of changes are as follows:-

The income is slightly down on last year, caused mainly by a decrease in offerings. Not unexpected in these times of lower incomes and more pressure on household finances. This has been somewhat offset by the continued claims from HMRC, totalling a healthy £22,690.00 this year.

The main expenses during the year were in order to upgrade the Chapel House along with a renovation of the Church including new doors and a renovation of the kitchen area. Money well spent to enhance the facilities.

Overall, the finances of the Church are looking very healthy.

I would like to suggest that it may be time to re-visit the insurance valuations of the Church building and 1 Pen y Bryn Way as they have stayed the same for several years and costs to re-build etc. are rising rapidly. When the renewal is due, I would suggest at least a 5 to 10% increase in the values insured. This is, of course, just a suggestion for consideration.

I thank you, once again, for asking me to complete this task for you and hope to do so again in the future.

*Marion Jackson*

**Marion Jackson**  
Auditor

# Gabalfa Baptist Church, Cardiff

(Reg. Charity no. 234763)

## Financial Statement for the year ending 31st December 2021

### GENERAL FUND- Receipts and Payments (Main Account)

		2020	2021
<b>Receipts</b>	<b>Notes</b>		
Offerings		£88,925.08	£82,286.56
Bill refunds	1	£2,539.37	£1,604.52
Rent for Chapel House		£2,400.00	£3,100.00
Miscellaneous		£731.39	£1,648.00
Paid meals		£1,049.08	£660.47
Tax refunds (Gift Aid) and GASDS		£24,458.59	£22,690.00
		<b>£120,103.51</b>	<b>£111,989.55</b>
Transfer In From Savings Fund		£5,000.00	£8,000.00
Transfer In From Meals Fund	-		£2,000.00
Transfer In From Petty Cash		£230.00	£390.00
Transfer In From Mums and Tots box	-		£40.00
		<b>£125,333.51</b>	<b>£122,419.55</b>
<b>Payments</b>			
Core Staff Wages	2	£37,905.22	£39,241.72
Regular Bills	3	£20,340.55	£20,635.28
Building Repairs	4	£8,722.87	£13,582.03
Donations out (to members and visiting preachers)		£4,481.74	£724.39
Donation to 20 schemes		£1,000.00	£2,000.00
Donation to Soul Church	-		£1,000.00
Miscellaneous	5	£24,795.02	£22,801.80
		<b>£97,245.40</b>	<b>£99,985.22</b>
Transfer Out to Worker Salaries Fund		£4,000.00	-
Transfer Out to Mums and Tots box		£40.00	-
Transfer Out to Building Fund	-		£400.00
Transfer Out to Savings Fund		£24,458.59	£22,690.00
		<b>£125,743.99</b>	<b>£123,075.22</b>
Surplus/(Deficit)		<b>-£410.48</b>	<b>-£655.67</b>
Balance b/f from previous year		£9,539.73	£9,129.25
Balance c/f to next year		<b>£9,129.25</b>	<b>£8,473.58</b>

## SAVINGS FUND - Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Account Interest	£5.98	£3.35
	<b>£5.98</b>	<b>£3.35</b>
Transfer In from Main Fund	£24,458.59	£22,690.00
	<b>£24,464.57</b>	<b>£22,693.35</b>
<b>Payments</b>		
Transfer Out to Main Fund	£5,000.00	£8,000.00
Transfer Out to Worker Salaries Fund		£17,000.00
	<b>£5,000.00</b>	<b>£25,000.00</b>
Surplus/(Deficit) for year	£19,464.57	<b>-£2,306.65</b>
Balance b/f from last year	£8,122.23	£27,586.80
Balance c/f to next year	<b>£27,586.80</b>	<b>£25,280.15</b>

## WORKER SAVINGS FUND- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Worker Offerings	£26,026.60	£26,534.05
	<b>£26,026.60</b>	<b>£26,534.05</b>
<b>Payments</b>		
Transfer to Worker Salaries Fund	£25,000.00	£25,000.00
	<b>£25,000.00</b>	<b>£25,000.00</b>
Surplus/(Deficit) for year	£1,026.60	£1,534.05
Balance b/f from last year	£10,081.39	£11,107.99
Balance c/f to next year	<b>£11,107.99</b>	<b>£12,642.04</b>

## WORKER SALARIES FUND- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Transfer In from Main Fund	£4,000.00	-
Transfer In from Savings Fund	-	£17,000.00
Transfer In from Worker Savings Fund	£25,000.00	£25,000.00
	<b>£29,000.00</b>	<b>£42,000.00</b>
<b>Payments</b>		
Worker Staff Wages	2 £27,879.22	£30,740.81
	<b>£27,879.22</b>	<b>£30,740.81</b>
Surplus/(Deficit) for year	£1,120.78	£11,259.19
Balance b/f from last year	£20,982.22	£22,103.00
Balance c/f to next year	<b>£22,103.00</b>	<b>£33,362.19</b>

## CHAPEL HOUSE BUILDING FUND- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Transfer In from Main Fund	-	£400.00
	£0.00	£400.00
<b>Payments</b>		
	£0.00	£0.00
Surplus/(Deficit) for year	-	£400.00
Balance b/f from last year	-	£0.00
Balance c/f to next year	£0.00	£400.00

## MEALS FUND- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Paid meals	-	£2,797.72
	£0.00	£2,797.72
<b>Payments</b>		
Transfer to Main Fund	-	£2,000.00
	£0.00	£0.00
Surplus/(Deficit) for year	-	£797.72
Balance b/f from last year	-	-
Balance c/f to next year	£0.00	£797.72

## PETTY CASH- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Church Members Paid Meals	£1,765.40	£470.00
	£1,765.40	£470.00
<b>Payments</b>		
Small food items	£433.79	£63.92
	£433.79	£63.92
Transfer to Main Fund	£230.00	£390.00
	£663.79	£453.92
Surplus/(Deficit) for year	£1,101.61	£16.08
Balance b/f from last year	£685.80	£1,787.41
Balance c/f to next year	£1,787.41	£1,803.49

## CASH BOXES FOR MUMS AND TOTS- Receipts and Payments Account

	2020	2021
<b>Receipts</b>		
Mums and Tots snacks	£43.16	-
	<b>£43.16</b>	<b>£-00</b>
Transfer in from Main Fund	£40.00	-
	<b>£83.16</b>	<b>£-00</b>
<b>Payments</b>		
Mums and Tots supplies	£45.00	-
	<b>£45.00</b>	<b>£-00</b>
Transfer in to Main Fund	-	£40.00
	<b>£45.00</b>	<b>£40.00</b>
Surplus/(Deficit)	£38.16	<b>-£40.00</b>
Balance b/f from last year	£57.81	£95.97
Balance c/f to next year	<b>£95.97</b>	<b>£55.97</b>

## TOTAL RECEIPTS AND PAYMENTS FOR 2021 (SUMMARY)

	2020	2021
<b>Receipts</b>		
Main Fund	£120,103.51	£111,989.55
Savings Fund	£5.98	£3.35
Worker Savings Fund	£26,026.60	£26,534.05
Worker Salaries Fund	-	-
Chapel House Building Fund	-	-
Meals Fund	-	£2,797.72
Petty Cash	£1,765.40	£470.00
Children's Club boxes	£43.16	-
	<b>£147,944.65</b>	<b>£141,794.67</b>
<b>Payments</b>		
Main Fund	£97,245.40	£99,985.22
Savings Fund	-	-
Worker Savings Fund	-	-
Worker Salaries Fund	£27,879.22	£30,740.81
Chapel House Building Fund	-	-
Meals Fund	-	-
Petty Cash	£433.79	£63.92
Children's Club boxes	£45.00	-
	<b>£125,603.41</b>	<b>£130,789.95</b>
Surplus/(Deficit)	£22,341.24	£11,004.72
Balance b/f from last year	£49,469.18	£71,810.42
Balance c/f to next year	<b>£71,810.42</b>	<b>£82,815.14</b>

## STATEMENT OF ASSETS AND LIABILITIES

	2020	2021
<b><u>Assets</u></b>		
Bank Account, balance in hand	£71,810.42	£82,815.14
<b>Representing balances on Funds:</b>		
Main fund	£9,129.25	£8,473.58
Savings Fund	£27,586.80	£25,280.15
Worker Savings Fund	£11,107.99	£12,642.04
Worker Salaries Fund	£22,103.00	£33,362.19
Chapel House Building Fund	-	£400.00
Meals Fund	-	£797.72
Petty Cash	£1,787.41	£1,803.49
Children's Club boxes	£95.97	£55.97
<b>Non-monetary assets</b>		
Church building (inc Chapel house): insured value	£2,960,026.00	£2,960,026.00
1 Pen y Bryn Way: insured value	£307,550.00	£307,550.00
<b><u>Liabilities</u></b>		
Outstanding Loan for 1 Pen y Bryn Way	£19,008.46	£18,106.95

## NOTES TO ACCOUNTS

	2020	2021
<b>1 Bill Refunds</b>		
Church gas and electric VAT refund	£2,123.89	-
Tesco refunds	£31.00	£36.00
Asda refunds	£169.72	-
Amazon refunds	-	£21.33
Ebay refunds	-	£132.45
Lloyd's compensation	-	£500.00
Other refunds	£214.76	£914.74
	£2,539.37	£1,604.52
<b>2 All Employees Staff Wages</b>		
Net core staff stipend from Main Fund	£28,105.29	£28,938.27
Net worker stipend from Worker Salaries Fund	£27,879.22	£30,740.81
All Employees NI and Income Tax	£5,303.82	£5,452.47
All Employers/Employees contribution to NEST pension scheme	£4,496.11	£4,850.98
	£65,784.44	£69,982.53

	<b>2020</b>	<b>2021</b>
<b>3 Regular bills for Church, Chapel House and 1 Pen y Bryn Way</b>		
Utilities (gas and electric)	£5,476.91	£4,884.94
Council Tax	£2,012.97	£3,149.30
Telephone and Internet	£690.87	£1,080.39
Insurance	£4,726.63	£5,004.01
Water	£1,077.46	£1,178.34
Manse Loan Repayments	£1,828.52	£1,817.00
Photocopying	£2,336.44	£1,233.96
Other regular bills	£2,190.75	£2,287.34
	<b>£20,340.55</b>	<b>£20,635.28</b>

	<b>2020</b>	<b>2021</b>
<b>4 Building Repairs</b>		
Church boiler, central heating repairs and plumbing	£4,345.79	£1,171.07
Church lights	£106.73	-
Church electrics	£767.52	-
Church fire extinguishers and fire safety	£437.78	-
Church doors	-	£3,770.40
Church kitchen equipment/renovation	£120.35	£297.55
Church balustrade	-	£450.00
Church roof repair	£900.00	-
Skip hire	-	£415.48
Church drains	£165.00	-
Church lock and keys	-	£201.80
Carpet clean for the church hallway and school room	£546.22	-
Paint for church	-	£89.00
Chapel House new boiler and repairs	-	£1,577.20
Chapel House carpets	-	£959.50
Chapel House redecorating	-	£1,562.00
Chapel house electrics	-	£770.88
Chapel House general repairs	-	£48.00
Manse electrics	£284.70	-
Manse building repairs	-	£32.47
Manse plumbing	£193.20	-
Other church building repairs	£855.58	£2,236.68
	<b>£8,722.87</b>	<b>£13,582.03</b>

**2021**

**5 Miscellaneous \***

Office supplies, stationary, books and advertising	£1,520.30
Gabalfa merchandise	£1,856.99
Treasurer's laptop	£729.00
Computer Tech	£1,028.15
Tesco (food) supplies	£6,385.79
Amazon supplies	£2,381.92
Bookers supplies	£1,795.99
Other supermarkets (food) supplies	£1,117.29
Church holiday deposit	£300.00
Staff conferences, travel and accommodation	£648.34
Audit fee	£70.00
Miscellaneous	£4,968.03
	<b>£22,801.80</b>

\*These are the miscellaneous items for the year 2021.  
2020's breakdown has been omitted for clarity.

**GABALFA BAPTIST CHURCH AND MANSE**

England & Wales - Charity number 234763

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# Accounts

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## **Trustees Report and Statement of Accounts 2020**

### **Gabalfa Baptist Church & Manse (No. 234763)**

Located at North Road, Cardiff, CF14 3BJ.

The Trustees on 31<sup>st</sup> December 2020 were:

Mr Gareth Payne

Mr Alun Howells

Mr Daniel Evans

Mr Lee Jones

Mr Samuel Smith (appointed on 30<sup>th</sup> November 2020)

### **Structure, Governance and Management**

Gabalfa Baptist Church and Manse (“Gabalfa Baptist Church”) is led on a day-to-day basis by the Elders, who are responsible for all matters that arise with regards to the activities of the church. In 2020, we held two meetings of church members (including the annual general meeting) which was less than normal due to the coronavirus pandemic. At members’ meetings, we pray for the church and update the members concerning the activities of the church.

The Elders are also Trustees of the church. New Elders/Trustees are brought to the attention of the church at a members’ meeting.

### **Activities and objectives**

The purpose of Gabalfa Baptist Church is to worship the Living God and to build together a group of people who love and serve each other and make Jesus Christ known. This is done through preaching and teaching, as we are led by Jesus Christ through his Word revealed in the Bible, and also through sharing our lives together.

### **Achievements and Performance**

At the start of 2020, we continued the activities of the previous year. We met at 11am and 6pm, and then on a Wednesday, where we ate together from 6.45pm and prayed together from 7.30 to 8.30pm. We also held another Music Night on Sunday 16<sup>th</sup> February and joined with St. Mark’s Church on North Road, Cardiff, for a Doctrine Day on the Bible on 22<sup>nd</sup> February 2020. We continued to run a parents and toddler group

on a Wednesday morning and two children's clubs on a Thursday – Anchor for years 2 to 5 and Cornerstone for years 6 and above.

This all drastically changed in March 2020 when the impact of the coronavirus pandemic began to be felt in the UK and we entered a period of lockdown. We held our last 'in-person' service on Sunday 15<sup>th</sup> March before closing the church building for the next 4 months. All other in-person activities stopped.

We thank the Lord Jesus Christ that we were able to continue church life despite these restrictions. We are grateful to the church staff and members for helping make this possible.

We streamed our Sunday morning services through a private Facebook group at 11am and streamed our evening Gospel meeting through our public Facebook Page at 6pm with opportunities for members to invite friends and family. We continued meeting to pray virtually through Cisco's Webex each Wednesday (this continued throughout 2020) and met virtually through Webex after the Sunday morning service for the 'post church chill' – a time to catch up with other church members in smaller groups.

We made a number of podcasts from the start of lockdown and throughout 2020 to help and encourage members. This included the following: Corona Comfort, Song of the Day, £ a plate (meditating on the sermon that day), Need for Creed (looking at the Apostles' Creed) and Desert Days (from Lent to Easter). In addition, we created many videos (e.g. Horizon of Hope) for use in the services. Also, on 17<sup>th</sup> July 2020, we organised 'Gabalfa Unplugged Live', live streaming the songs we sing as a church.

We recommenced in-person meetings from Sunday 16<sup>th</sup> August, in the morning at first, and then also in the evening in September. Seats were pre-booked with members and visitors being allocated socially distanced seats. Services continued to be streamed for those who were self-isolating and unable to attend in person.

We started going through the church calendar in 2020 and held virtual Passover, Pentecost and Feast of Tabernacle meals through Webex.

In the absence of our annual GBC Big Weekend, we held a virtual Sketch night – one of the highlights for our church family.

We continued to read a different book of the Bible each month (known as RBT – Reading the Bible Together) and came together through Webex to share how God had spoken to us (in small groups). We started to stream daily readings each morning via Facebook. We also held a Bible overview course – also through Webex.

In 2020, amongst other things we preached through Psalms, Proverbs, 2 Peter and Galatians and started preaching through Mark in the evening Gospel meetings.

We encouraged the children to be involved as much as possible, either through submitting drawings which appeared on the live stream, or through taking part in Easter and Christmas activities in their homes. This included story time videos at Easter and Christmas. In August, we ran Proverbs' project – with activities for the children to help know that Jesus is wisdom from God. In Autumn, we restarted our children clubs via Webex on the 'Heroes of Faith' found in Hebrews 11.

We delivered around 3,500 Christmas cards to the local area at Christmas, courtesy of the Royal Mail, inviting residents to the socially distanced in-person candlelit carol services and also to the virtual Christmas Special which was streamed on Christmas Eve via Facebook and YouTube. In the run up to Christmas, we also produced a Christmas video titled 'What on earth is going on?' and held 'Advent live' videos each day in the run up to Christmas day. We also produced a Christmas EP which was placed on Spotify and other music streaming services.

In 2020 we had around 100 members.

The Trustees confirm that they have complied with the duty in the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. The Church provides public benefit in the provision of a place of worship. The Church seeks to fulfil its charitable objectives in the advancement of the good news of Jesus Christ, who loved us and gave Himself for us, and has found different ways to do this during the coronavirus pandemic.

### **Financial review and reserves policy**

With a largely self-sustaining income, backed up by strong reserves, the Church aims to maximise its charitable expenditure whilst prudently managing its infrastructure. During 2020 our income was £147,944.65 and expenditure was £125,603.41 giving a surplus of £22,341.24. Many

of the miscellaneous items purchased were to facilitate the live streaming. Our income was received from gifts given by church members (weekly or monthly offerings) and from claiming gift aid.

The Trustees are aware of the need to accumulate sufficient reserves such that the Church can continue in operation during any short-term of shortfall. The reserves level at the end of 2020 was £71,810.42. The Trustees consider that there are no material uncertainties about the Church's ability to continue for the next 12 months.

On behalf of the Trustees:

*A. Howells*

Authorised by the Trustees on 1 May 2021



## Gabalfa Baptist Church

## Statement of Accounts 2020

**Auditors Report for the year ending**  
**31st December 2020**

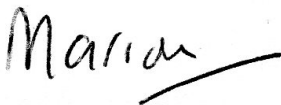
I can confirm that, as always, the books and records have been presented to me in an orderly and logical fashion. I congratulate Sarah on all her, obvious, hard work. These items show the true and concise financial status of the church as of 31st December 2020.

I note that, sensibly, a claim was made for Gift Aid to be refunded and along with the VAT refund from Eon this has helped to replenish the bank accounts. Well done! I know how long these claims can take and I would expect that some considerable time and effort went into this task.

I have checked all bank accounts; cash records and receipts presented to me and can find no errors. An excellent job has been done yet again. Again, a great deal of time and effort has gone into this concise book-keeping exercise.

I finish by reminding you that, as explained last year, the fee has increased to £70 as it has been at the same level for some time now. I never like to increase fees but sometimes after a lengthy period of time it becomes unavoidable.

I thank you, once again, for asking me to complete this task for you and hope to do so again in the future.



Marion Jackson  
Auditor

# Gabalfa Baptist Church, Cardiff

(Reg. Charity no. 234763)

## Financial Statement for the year ending 31st December 2020

### GENERAL FUND- Receipts and Payments (Main Account)

		2019	2020
<b>Receipts</b>	<b>Notes</b>		
Offerings		£87,038.74	£88,925.08
Bill refunds	1	£265.26	£2,539.37
Gathering church conference/ Tent fest		£4,850.00	-
Rent for Chapel House	-		£2,400.00
Miscellaneous (inc paid meals)		£3,243.96	£1,780.47
Tax refunds (Gift Aid) and GASDS		£20,419.09	£24,458.59
		<b>£115,817.05</b>	<b>£120,103.51</b>
Transfer In From Savings Fund		£29,000.00	£5,000.00
Transfer In From Petty Cash		£4,175.00	£230.00
Transfer In From Mums and Tots box	-		
		<b>£148,992.05</b>	<b>£125,333.51</b>
<b>Payments</b>			
Core Staff Wages	2	£35,331.02	£37,905.22
Regular Bills	3	£31,373.42	£20,340.55
Building Repairs	4	£39,857.99	£8,722.87
Donations out (to members and visiting preachers)		£2,953.35	£4,481.74
Donation to 20 schemes	-		£1,000.00
Tent fest/ Gathering church conference fee		£9,442.76	-
Miscellaneous	5	£27,291.77	£24,795.02
		<b>£146,250.31</b>	<b>£97,245.40</b>
Transfer Out to Worker Salaries Fund	-		£4,000.00
Transfer Out to Mums and Tots box	-		£40.00
Transfer Out to Savings Fund	-		£24,458.59
		<b>£146,250.31</b>	<b>£125,743.99</b>
Surplus/(Deficit)		£2,741.74	<b>-£410.48</b>
Balance b/f from previous year		£6,797.99	£9,539.73
Balance c/f to next year		<b>£9,539.73</b>	<b>£9,129.25</b>

## SAVINGS FUND - Receipts and Payments Account

	2019	2020
<b>Receipts</b>		
Account Interest	£9.60	£5.98
	<b>£9.60</b>	<b>£5.98</b>
Transfer In from Main Fund	-	£24,458.59
	<b>£9.60</b>	<b>£24,464.57</b>
<b>Payments</b>		
Transfer Out to Main Fund	£29,000.00	£5,000.00
	<b>£29,000.00</b>	<b>£5,000.00</b>
Surplus/(Deficit) for year	<b>-£28,990.40</b>	£19,464.57
Balance b/f from last year	£37,112.63	£8,122.23
Balance c/f to next year	<b>£8,122.23</b>	<b>£27,586.80</b>

## WORKER SAVINGS FUND- Receipts and Payments Account

	2019	2020
<b>Receipts</b>		
Worker Offerings	£26,652.32	£26,026.60
	<b>£26,652.32</b>	<b>£26,026.60</b>
<b>Payments</b>		
Transfer to Worker Salaries Fund	£27,000.00	£25,000.00
	<b>£27,000.00</b>	<b>£25,000.00</b>
Surplus/(Deficit) for year	<b>-£347.68</b>	£1,026.60
Balance b/f from last year	£10,429.07	£10,081.39
Balance c/f to next year	<b>£10,081.39</b>	<b>£11,107.99</b>

## WORKER SALARIES FUND- Receipts and Payments Account

	2019	2020
<b>Receipts</b>		
Transfer In from Main Fund	-	£4,000.00
Transfer In from Worker Savings Fund	£27,000.00	£25,000.00
	<b>£27,000.00</b>	<b>£29,000.00</b>
<b>Payments</b>		
Worker Staff Wages	2 £27,797.16	£27,879.22
	<b>£27,797.16</b>	<b>£27,879.22</b>
Surplus/(Deficit) for year	<b>-£797.16</b>	£1,120.78
Balance b/f from last year	£21,779.38	£20,982.22
Balance c/f to next year	<b>£20,982.22</b>	<b>£22,103.00</b>

## PETTY CASH- Receipts and Payments Account

	2019	2020
<b>Receipts</b>		
Church Members Paid Meals	£6,976.31	£1,765.40
	<b>£6,976.31</b>	<b>£1,765.40</b>
<b>Payments</b>		
Small food items	£2,769.36	£433.79
	<b>£2,769.36</b>	<b>£433.79</b>
Transfer to Main Fund	£4,175.00	£230.00
	<b>£6,944.36</b>	<b>£663.79</b>
Surplus/(Deficit) for year	£31.95	£1,101.61
Balance b/f from last year	£653.85	£685.80
Balance c/f to next year	<b>£685.80</b>	<b>£1,787.41</b>

## CASH BOXES FOR MUMS AND TOTS- Receipts and Payments Account

	2019	2020
<b>Receipts</b>		
Mums and Tots snacks	£211.88	£43.16
	<b>£211.88</b>	<b>£43.16</b>
Transfer in from Main Fund	-	£40.00
	<b>£211.88</b>	<b>£83.16</b>
<b>Payments</b>		
Mums and Tots supplies	£222.10	£45.00
	<b>£222.10</b>	<b>£45.00</b>
Surplus/(Deficit)	<b>-£10.22</b>	£38.16
Balance b/f from last year	£68.03	£57.81
Balance c/f to next year	<b>£57.81</b>	<b>£95.97</b>

**TOTAL RECEIPTS AND PAYMENTS FOR 2020**  
**(SUMMARY)**

	<b>2019</b>	<b>2020</b>
<b>Receipts</b>		
Main Fund	£115,817.05	£120,103.51
Savings Fund	£9.60	£5.98
Worker Savings Fund	£26,652.32	£26,026.60
Worker Salaries Fund	£-00	£-00
Petty Cash	£6,976.31	£1,765.40
Childrens Club boxes	£211.88	£43.16
	<b>£149,667.16</b>	<b>£147,944.65</b>
<b>Payments</b>		
Main Fund	£146,250.31	£97,245.40
Savings Fund	£-00	£-00
Worker Savings Fund	£-00	£-00
Worker Salaries Fund	£27,797.16	£27,879.22
Petty Cash	£2,769.36	£433.79
Childrens Club boxes	£222.10	£45.00
	<b>£177,038.93</b>	<b>£125,603.41</b>
Surplus/(Deficit)	<b>-£27,371.77</b>	£22,341.24
Balance b/f from last year	£76,840.95	£49,469.18
Balance c/f to next year	<b>£49,469.18</b>	<b>£71,810.42</b>

**STATEMENT OF ASSETS AND LIABILITIES**

	<b>2019</b>	<b>2020</b>
<b><u>Assets</u></b>		
Bank Account, balance in hand	<b>£49,469.18</b>	<b>£71,810.42</b>
<b>Representing balances on Funds:</b>		
Main fund	£9,539.73	£9,129.25
Savings Fund	£8,122.23	£27,586.80
Worker Savings Fund	£10,081.39	£11,107.99
Worker Salaries Fund	£20,982.22	£22,103.00
Petty Cash	£685.80	£1,787.41
Childrens Club boxes	£57.81	£95.97
<b>Non-monetary assets</b>		
Church building (inc Chapel house) : insured value	£2,960,026.00	£2,960,026.00
1 Pen y Bryn Way : insured value	£307,550.00	£307,550.00
<b><u>Liabilities</u></b>		
Outstanding Loan for 1 Pen y Bryn Way	<b>£20,067.70</b>	<b>£19,008.46</b>

## NOTES TO ACCOUNTS

	2019	2020
<b>1 Bill Refunds</b>		
Church gas and electric VAT refund	-	£2,123.89
Tesco refunds	£96.22	£31.00
Asda refunds	£65.83	£169.72
Other refunds	£103.21	£214.76
	£265.26	£2,539.37
	2019	2020
<b>2 All Employees Staff Wages</b>		
Net core staff stipend from Main Fund	£26,333.90	£28,105.29
Net worker stipend from Worker Salaries Fund	£27,797.16	£27,879.22
All Employees NI and Income Tax	£4,952.93	£5,303.82
All Employers/Employees contribution to NEST pension scheme	£4,044.19	£4,496.11
	£63,128.18	£65,784.44
	2019	2020
<b>3 Regular bills for Church, Chapel House and 1 Pen y Bryn Way</b>		
Utilities (gas and electric)	£11,198.95	£5,476.91
Council Tax	£2,903.00	£2,012.97
Telephone and Internet	£550.10	£690.87
Insurance	£5,159.31	£4,726.63
Water	£1,480.26	£1,077.46
Manse Loan Repayments	£3,949.57	£1,828.52
Photocopying	£2,727.97	£2,336.44
Other regular bills	£3,404.26	£2,190.75
	£31,373.42	£20,340.55
	2019	2020
<b>4 Building Repairs</b>		
Church boiler, central heating repairs and plumbing	£1,386.00	£4,345.79
Church lights	-	£106.73
Church electrics	£4,092.00	£767.52
Church fire extinguishers and fire safety	£302.90	£437.78
Church kitchen extractor	£80.00	-
Church kitchen PVC cladding	£513.25	-
Church kitchen stainless steel sheeting	£318.00	-
Church kitchen flooring	£690.00	-
Church kitchen equipment/rennovation	£3,203.01	£120.35
Church roof repair	£130.00	£900.00
New Church roof	£23,221.31	-
Church drains	-	£165.00
Church lock and keys	£79.90	-

Carpet clean for the church hallway and school room	£546.22	£546.22
Plastering church kitchen	£350.00	-
Church cleaning supplies	£64.50	-
Pest control	£540.00	-
Skip hire	£285.00	-
Chapel House plumbing	£83.09	-
Chapel house electrics	£504.60	-
Chapel House general repairs	£33.90	-
Fridge for manse	£376.96	-
Manse electrics	-	£284.70
Manse plumbing	£70.00	£193.20
Manse carpets	£966.91	-
Manse damp proofing	£1,416.00	-
Other church building repairs	£604.44	£855.58
	£39,857.99	£8,722.87

## 2020

### 5 Miscellaneous

Office supplies, stationary, books and advertising	£2,634.07
ATEM mini	£440.00
Church projector	£607.00
Micro converter	£160.00
Church camcorder	£1,335.00
Church camcorder	£965.00
Yamaha mixer	£161.37
Loud speaker	£505.99
Assistant pastor's laptop	£1,492.80
Church worker's laptop	£729.00
Transmitter/ receiver	£136.80
Livestreaming equipment	£416.70
Other Computer Tech	£1,915.49
Tesco (food) supplies	£3,204.98
Amazon supplies	£3,700.27
Bookers supplies	£1,604.17
Other supermarkets (food) supplies	£3,092.85
Staff conferences, travel and accommodation	£466.13
Audit fee	£70.00
Miscellaneous	£1,157.40
	£24,795.02