

## **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**

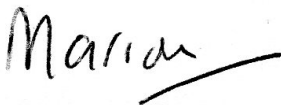
I can confirm that, as always, the books and records have been presented to me in an orderly and logical fashion. I congratulate Sarah on all her, obvious, hard work. These items show the true and concise financial status of the church as of 31st December 2020.

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

## WORKER SAVINGS FUND- Receipts and Payments Account

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

## 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
	£27,000.00	£29,000.00
<b>Payments</b>		
Worker Staff Wages	2 £27,797.16	£27,879.22
	£27,797.16	£27,879.22
Surplus/(Deficit) for year	-£797.16	£1,120.78
Balance b/f from last year	£21,779.38	£20,982.22
Balance c/f to next year	£20,982.22	£22,103.00



## 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
	<b>£265.26</b>	<b>£2,539.37</b>

	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
	<b>£63,128.18</b>	<b>£65,784.44</b>

	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
	<b>£31,373.42</b>	<b>£20,340.55</b>

	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
	<b>£39,857.99</b>	<b>£8,722.87</b>

## 2020

### 5 Miscellaneous

Office supplies, stationery, 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
	<b>£24,795.02</b>