

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

Located at North Road, Cardiff, CF14 3BJ.

The Trustees on 31st 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
Receipts	Notes		
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
		£120,103.51	£111,989.55
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
		£125,333.51	£122,419.55
Payments			
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
		£97,245.40	£99,985.22
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
		£125,743.99	£123,075.22
Surplus/(Deficit)		-£410.48	-£655.67
Balance b/f from previous year		£9,539.73	£9,129.25
Balance c/f to next year		£9,129.25	£8,473.58

SAVINGS FUND - Receipts and Payments Account

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

WORKER SAVINGS FUND- Receipts and Payments Account

	2020	2021
Receipts		
Worker Offerings	£26,026.60	£26,534.05
	£26,026.60	£26,534.05
Payments		
Transfer to Worker Salaries Fund	£25,000.00	£25,000.00
	£25,000.00	£25,000.00
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	£11,107.99	£12,642.04

WORKER SALARIES FUND- Receipts and Payments Account

	2020	2021
Receipts		
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
	£29,000.00	£42,000.00
Payments		
Worker Staff Wages	2 £27,879.22	£30,740.81
	£27,879.22	£30,740.81
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	£22,103.00	£33,362.19

CHAPEL HOUSE BUILDING FUND- Receipts and Payments Account

	2020	2021
Receipts		
Transfer In from Main Fund	-	£400.00
	£0.00	£400.00
Payments		
	£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
Receipts		
Paid meals	-	£2,797.72
	£0.00	£2,797.72
Payments		
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
Receipts		
Church Members Paid Meals	£1,765.40	£470.00
	£1,765.40	£470.00
Payments		
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
Receipts		
Mums and Tots snacks	£43.16	-
	£43.16	£-00
Transfer in from Main Fund	£40.00	-
	£83.16	£-00
Payments		
Mums and Tots supplies	£45.00	-
	£45.00	£-00
Transfer in to Main Fund	-	£40.00
	£45.00	£40.00
Surplus/(Deficit)	£38.16	-£40.00
Balance b/f from last year	£57.81	£95.97
Balance c/f to next year	£95.97	£55.97

TOTAL RECEIPTS AND PAYMENTS FOR 2021 (SUMMARY)

	2020	2021
Receipts		
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	-
	£147,944.65	£141,794.67
Payments		
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	-
	£125,603.41	£130,789.95
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	£71,810.42	£82,815.14

STATEMENT OF ASSETS AND LIABILITIES

	2020	2021
<u>Assets</u>		
Bank Account, balance in hand	£71,810.42	£82,815.14
Representing balances on Funds:		
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
Non-monetary assets		
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
<u>Liabilities</u>		
Outstanding Loan for 1 Pen y Bryn Way	£19,008.46	£18,106.95

NOTES TO ACCOUNTS

	2020	2021
1 Bill Refunds		
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
2 All Employees Staff Wages		
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

	2020	2021
3 Regular bills for Church, Chapel House and 1 Pen y Bryn Way		
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
	£20,340.55	£20,635.28

	2020	2021
4 Building Repairs		
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
	£8,722.87	£13,582.03

2021**5 Miscellaneous ***

Office supplies, stationary, books and advertising	£1,520.30
Gabalga 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
	£22,801.80

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