

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 31st 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
Receipts	Notes		
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
		£111,989.55	£132,943.06
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
		£122,419.55	£163,131.53
Payments			
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
		£99,985.22	£163,311.75
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	-
		£123,075.22	£165,711.75
Surplus/(Deficit)		-£655.67	-£2,580.22
Balance b/f from previous year		£9,129.25	£8,473.58
Balance c/f to next year		£8,473.58	£5,893.36

SAVINGS FUND - Receipts and Payments Account

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

WORKER SAVINGS FUND- Receipts and Payments Account

	2021	2022
Receipts		
Worker Offerings	£26,534.05	£28,169.05
	£26,534.05	£28,169.05
Transfer In from Meals Fund	-	£1,617.00
	£26,534.05	£29,786.05
Payments		
Transfer to Worker Salaries Fund	£25,000.00	£25,500.00
	£25,000.00	£25,500.00
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	£12,642.04	£16,928.09

WORKER SALARIES FUND- Receipts and Payments Account

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

CHAPEL HOUSE BUILDING FUND- Receipts and Payments Account

		2021	2022
Receipts			
	Transfer In from Main Fund	£400.00	£2,400.00
		£400.00	£2,400.00
Payments			
		£0.00	£-00
	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	£400.00	£2,800.00

MEALS FUND- Receipts and Payments Account

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

PETTY CASH- Receipts and Payments Account

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

CASH BOX FOR MUMS AND TOTS- Receipts and Payments Account

	2021	2022	
Receipts			
Mums and Tots snacks	-	-	
	£-00	£-00	
Transfer in from Main Fund	-	-	
	£-00	£-00	
Payments			
Mums and Tots supplies	-	-	
	£-00	£-00	
Transfer in to Main Fund	£40.00	£55.97	
	£40.00	£55.97	
Surplus/(Deficit)	-£40.00	-£55.97	
Balance b/f from last year	£95.97	£55.97	
Balance c/f to next year	£55.97	£-00	*
*Cash Box for mums and tots has now been closed.			

TOTAL RECEIPTS AND PAYMENTS FOR 2022

(SUMMARY)

	2021	2022
Receipts		
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	-	-
	£141,794.67	£171,071.96
Payments		
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	-	-
	£130,789.95	£195,017.03
Surplus/(Deficit)	£11,004.72	-£23,945.07
Balance b/f from last year	£71,810.42	£82,815.14
Balance c/f to next year	£82,815.14	£58,870.07

STATEMENT OF ASSETS AND LIABILITIES

	2021	2022
<u>Assets</u>		
Bank Account, balance in hand	£82,815.14	£58,870.07
Representing balances on Funds:		
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	-
Non-monetary assets		
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
<u>Liabilities</u>		
Outstanding Loan for 1 Pen y Bryn Way	£18,106.95	£17,069.96
*Balance as per last statement		*

NOTES TO ACCOUNTS

	2021	2022
1 Bill Refunds		
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
	£1,604.52	£1,319.18
2 All Employees Staff Wages		
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
	£69,982.53	£74,636.64

	2021	2022
3 Regular bills for Church, Chapel House and 1 Pen y Bryn Way		
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
	£20,635.28	£30,919.44

	2021	2022
4 Building Repairs		
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
	£13,582.03	£44,697.92

	2022
5 Miscellaneous *	
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
	£37,942.45

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